

No 53.

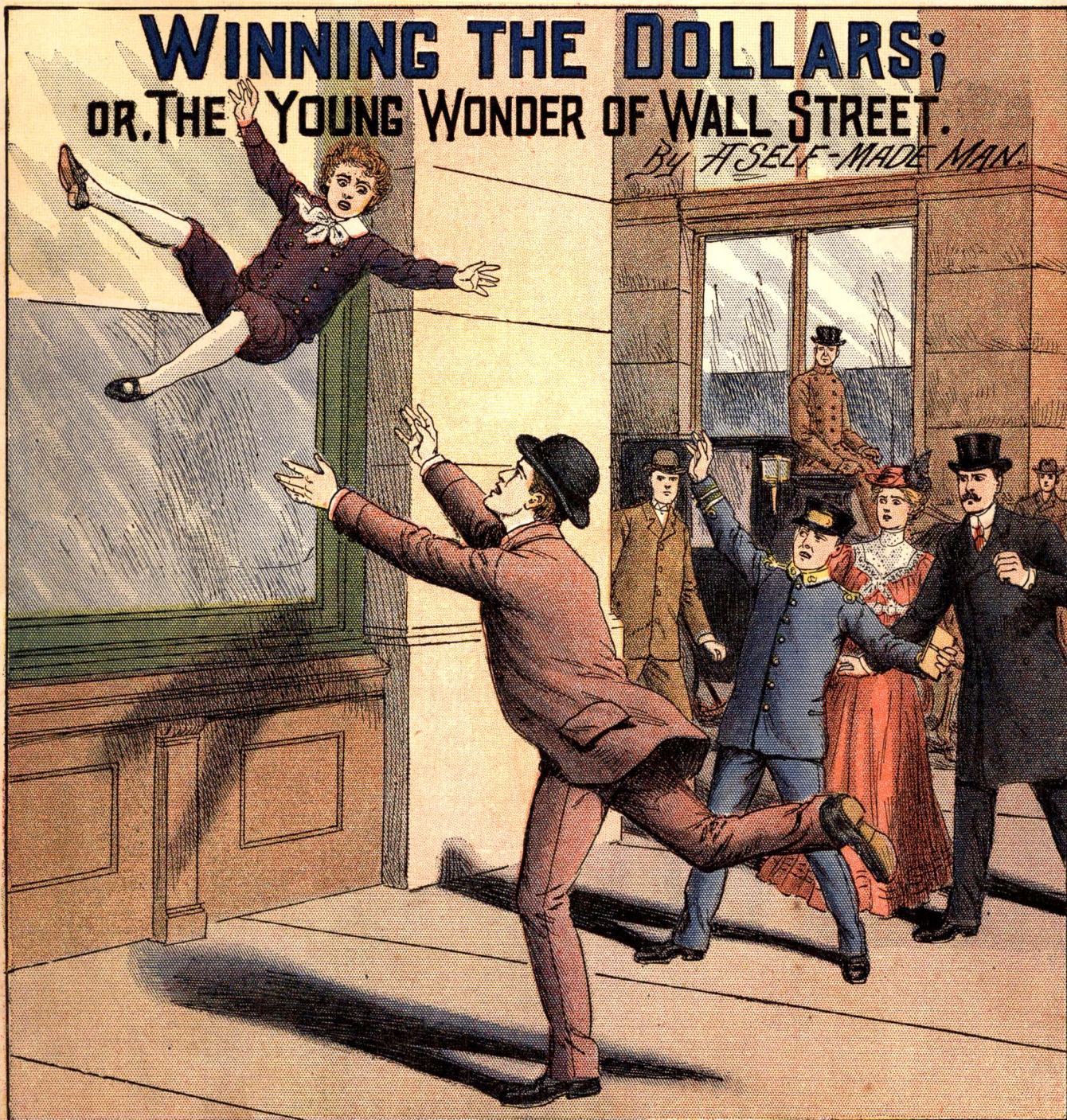
5 Cents.

FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

WINNING THE DOLLARS; OR, THE YOUNG WONDER OF WALL STREET.

BY A SELF-MADE MAN.



A prettily-dressed boy of nine, who had lost his balance on the window-sill, came hurtling through the air. His death seemed assured when, at that critical moment, Hal Morton dashed forward and caught him in his arms.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

Issued Weekly—By Subscription \$2.50 per year. Entered according to Act of Congress, in the year 1906, in the office of the Librarian of Congress, Washington, D. C., by Frank Tousey, Publisher, 24 Union Square, New York.

No. 53.

NEW YORK, OCTOBER 5, 1906.

PRICE 5 CENTS.

Winning the Dollars

OR,

THE YOUNG WONDER OF WALL STREET

By A SELF-MADE MAN.

CHAPTER I.

CAPTAIN JOE HOWARD.

"Hello, Hal!" exclaimed Tom Hardy, messenger for Harley & Co., stock brokers, of Exchange Place, rushing up in some excitement to his particular friend, Harry Morton, messenger for Aaron Black, banker and broker, of No. — Wall Street. "I've just heard that your boss has gone up Salt River. Is it true?"

"Gone up Salt River!" replied Harry Morton, a good-looking, strapping boy of sixteen, in a somewhat bewildered way. "I don't know what you are talking about, Tom."

"Why, hasn't your employer failed?"

"Failed! Not that I know of," answered Morton. "Who told you he had?"

"I heard Mr. Harley tell another broker in his office a few minutes ago that Aaron Black was caught in the slump of Missouri Central this afternoon, and had been squeezed as dry as a salt mackerel."

"This is news to me," replied Harry Morton, with a look of uneasiness in his eyes. "I hope it isn't true, for I don't care to lose my job."

"I don't blame you. It's not so easy to pick up a decent job down here unless you know where to look for it."

"Are you sure it was Aaron Black that Mr. Harley spoke about?"

"Dead certain. I heard the name as plain as anything."

"I suppose I'll find out all about it when I get back,"

said Morton, in a tone that lacked its customary sprightliness.

"Of course you will if it's a fact."

"It will be rough on mother if I'm dumped out of a situation just at this time," remarked Harry, sadly.

"How is that?"

"We need the money to meet an obligation falling due on the first of January."

"Do you mean the interest on that mortgage that Squire Dalton holds on your cottage?"

"The interest and an instalment payment."

"I wouldn't worry. You haven't lost your job yet," said Tom, encouragingly.

"But if Mr. Black goes out of business I'm bound to be in the soup."

"Maybe he'll pull through somehow," said Tom. "He's about as slick as they come in Wall Street. I'd be willing to bet all my loose change that if any man in the Street can get out of a bad hole, he's the man. This isn't the first time his wings have been clipped, and I wouldn't be surprised to see him bob up serenely in spite of what I heard. So long! I'll see you after three."

The two boys separated, Harry making for his office, with some apprehension concerning what the immediate future held for him.

Hal Morton was one of the brightest messengers in Wall Street.

Aaron Black had said so on more than one occasion,

and Broker Black was not a man who wasted many words on his employees.

Hal lived in the New Jersey village of Maybrook, within easy reach of New York, and he and his chum, Tom Hardy, who dwelt in the same place, were regular commuters on the New Jersey Central Railroad.

Mrs. Morton was a widow, and she and her two children, Harry and Hattie, lived in a neat cottage not far from the railroad station.

The house and grounds were estimated to be worth \$2,500, on which there was an instalment mortgage of \$1,800, on which \$800 had already been paid.

Hattie had been stenographer and bookkeeper for a manufacturing establishment until two months previous to the opening of our story, when she was taken down with a severe illness, from which she was now slowly convalescing.

The loss of her wages, and the expenses of her sickness, proved a severe drain on the family resources, so that Mrs. Morton depended entirely on her son's salary of \$8 to keep things moving.

Harry had been sent out by the cashier with a message to a customer.

As he had brought back no answer, he sat down in his customary seat in the reception-room and began to figure out in his own mind what he should do if Aaron Black went out of business.

While he was considering the matter, Mr. Black entered the room and passed into his private office.

Hal caught a good view of him and noted that his face was almost ghastly in its pallor, and that he appeared to be very much disturbed.

This would have surprised the boy under ordinary circumstances, and given him the impression that his employer had been suddenly taken ill, for Aaron Black was considered one of the coolest men in the Street, and seldom showed any emotion.

After what Harry had heard, Mr. Black's appearance merely confirmed in his mind the truth of the disquieting story.

Broker Black certainly looked like a man who had been up against it hard, and the young messenger expected that the news would soon be known throughout the office.

The minutes flew by and the broker remained closeted in his private room.

It wanted five minutes of three o'clock when the door of the reception-room opened and a bluff, sun-burned, hearty-looking man entered.

There was something that smacked of the sea in his walk and attire.

Certainly he looked like a man unused to the ways of a big city.

"Is Mr. Aaron Black in?" he asked, in a loud voice, as if he was hailing the mizzen-topmast cross-trees from the poop-deck.

"Yes, sir," replied Harry, coming forward. "If you will give me your name and state your business I'll let you know if he'll see you."

"Oh, my name is Cap'n Joe Howard, of the ship Malta, from Melbourne, now at quarantine. I've brought a letter of introduction from Maltby, Cusick & Co., of Bourke Street, Melbourne."

"I will take the letter in to Mr. Black," said the boy.

The captain fished it out of an inner pocket of his coat and handed it to Harry.

"Take a seat, sir," said Morton, as he marched over to the door of the inner office and knocked.

"Come in," said Aaron Black.

Harry entered.

"There's a gentleman named Captain Joe Howard outside who wishes to see you."

"Don't know him," replied the broker, shortly. "Tell him to call some other time."

"He brought this letter of introduction, sir," and the boy laid it on his desk.

"Wait a minute," said Mr. Black, taking up the letter and opening it.

He glanced rapidly over it, uttered a prolonged whistle, and then his manner, which had been gloomy and forbidding, changed in a twinkling.

"Ask him to walk in," he said to Harry.

"Mr. Black will see you, sir," said the boy to the nautical visitor, when he returned to the reception-room.

In fact, Aaron Black, somewhat to Harry's surprise, came to the door of his private office and greeted the captain in an extremely friendly way.

"Pleased to make your acquaintance, Captain Howard," said the broker, shaking the visitor cordially by the hand.

"Same here, Mr. Black," replied the captain, with a broad smile.

The door closed behind them and the young messenger heard nothing more distinctly, only the rumble of the caller's fog-horn voice, which smote his ears like a note of distant thunder.

Hal took up a copy of that day's Financial Chronicle and began to look over the stock quotations—a subject that always interested him.

Somehow his mind wandered to the nautical visitor, and he could not help speculating upon the nature of his business with Mr. Black.

"His coming seems to have made a wonderful change in the boss," he said to himself. "He looked like a different man after he read that letter. It must have contained good news of some kind. Maybe the office won't go under after all."

Buz-zzzzzz!

That was a call for him to go into the private office.

Hal obeyed it instantly, for he was always prompt.

Captain Howard was seated at one side of the broker's desk, with a piece of paper in his fingers, while in front of Aaron Black lay a big pile of Bank of England notes, crisp and new.

"Take this note to Stimson & Co., Mills Building, and get an answer," said Mr. Black, handing an envelope to his

messenger. "Be quick about it, as I don't want to miss Stimson if I can help it."

"All right," said Hal, darting out of the room, snatching his hat from its peg and leaving the office like a boy on roller skates.

"Smart boy you have there," remarked the captain, after Morton had gone.

"He's the smartest boy in Wall Street," replied the broker, for probably the twentieth time in the last year.

"Nothing lazy about him, I see."

"Lazy! He's quicker than chain lightning, and never makes a mistake. I wouldn't lose him for a farm. Well, captain, you'll go out to lunch with me, won't you?"

"Sorry, Mr. Black, but I've got an important call to make at the office of Thomas & Howland, owners of my ship, the Malta. Shall be glad to accept your invitation to-morrow, when I call on you for my bank-book."

"All right, Captain Howard. You've got your receipt for the money. Be careful of it, as I shall want it back when I hand you your book to-morrow."

"I'll take first-class care of it, sir," laughed the captain. "It's the only evidence I have to show that I have deposited \$50,000 with you."

"That's right," nodded the broker. "If you should meet with an accident, and that receipt was not found on you, it might lead to complications."

"I'll keep a tight grip on it, never fear," replied Captain Howard, with a grim smile. "Fifty thousand dollars isn't made every day by men in my calling. I realized that, sir, out of an interest in an Australian gold mine which came into my possession fifteen years ago in a curious sort of way. I'll tell you about it some time if I get the chance. My wife and family haven't yet heard of my good luck. I shall surprise them when I meet them this afternoon. Ah! how happy they'll be to see me again after my three years' absence! You've no idea what it is to be separated from one's folks for three long years—thirty-six months. I'm just wild to take them into my arms, and look into their dear eyes, and—but, there. I'm talking like an old fool, on a matter that can't interest you, sir," said the captain, rising and reaching for his hat. "I'm much obliged to you for taking charge of my money, and after banking hours, as you say, sir. I shan't forget the favor; upon my word I shan't."

Captain Howard held out his hand, which the broker took.

"I'll be in to-morrow, sir, according to arrangement. What time will be most convenient to you?"

"Three o'clock would suit me best, captain; but you may call earlier if that hour interferes with any of your other engagements," replied Broker Black.

"Three o'clock will suit me, sir. I will make it a point to be on time."

"Saved at the last moment," muttered Aaron Black, as the door closed behind the captain. "This money will just carry me over. He's going to leave it on a long deposit, as he says he shan't have any use for it until he

returns from Liverpool, where he goes on his next voyage. Therefore I can use this amount just the same as if it were my own. Ah! Luck is a great thing! It keeps many men out of the poorhouse, and many others out of jail," with a short laugh. "Well, I must go out and change it into good American bills, so that I can be ready to square up with Mr. Stimson when he calls to-morrow. I've no doubt lots of wisecracks think that Missouri Central put me down and out. Well, they've all got another think coming."

Mr. Aaron Black, now in excellent humor, left his office and called in at a score of different money brokers, disposing of the foreign bills in small amounts at each place.

After completing his business there he went to lunch, for it suddenly became apparent to him that he had an unusually good appetite.

CHAPTER II.

THE TIP ON M. & N.

Harry Morton lost no time going down to the Mills Building with his important message, which he had orders to deliver personally to Mr. Stimson, if that gentleman had not gone home.

Mr. Stimson, however, was not in his office, but attending a directors' meeting, from which he was momentarily expected to return.

So Hal decided to wait for him.

He took a seat near one of the windows and waited.

After spending ten minutes looking over the distant housetops, he grew weary of that recreation and took up the afternoon paper.

There was a sensational story of a disastrous earthquake in Chile, and Harry was soon deeply interested in the details.

Suddenly he became aware that two men had entered the room and were talking in low tones near at hand.

He would scarcely have noticed the circumstance but that one of them mentioned his employer's name and immediately afterward Missouri Central.

The young messenger became all ears at once.

The visitors, probably brokers, talked about the afternoon's slump on the stock exchange, with particular reference to Missouri Central and Aaron Black.

One of them said that he was sure Black had been caught for over \$100,000, and that the chances were he'd go to the wall, for it was generally known he had been somewhat crippled by a deal in J. & P. two weeks previous.

"He's got it in the solar plexus this time you may depend," went on the speaker, "for as soon as it becomes known that he's in the tureen there'll be a run on that private bank of his, and then it will be all day with him. I feel sorry for his depositors. They'll be lucky if they realize twenty-five cents on the dollar."

"I don't feel a bit sorry for him," remarked the other

man. "He's a man I never fancied much. He's altogether too foxy for a person to trust any further than he can see him."

"That's the opinion I've formed of him, too. There's no telling how many people he's robbed, in a business way, of course, since he opened up down here twelve years ago. I heard a man say once that if all the lambs shorn by Mr. Aaron Black could parade in front of his office, the street would present a pitiable spectacle of widows and orphans, and trusting men whose savings had sunk out of sight in his insatiable maw."

"That's a pretty hard reputation to give him," laughed his companion.

"I guess he deserves it," said the other, with a chuckle.

Harry Morton was astonished at the tough opinion these two brokers held of his employer.

He had worked for Mr. Black two years, and had no idea he was any such a man.

"I'll bet Mr. Black did these two brokers up in some deal once upon a time, and they feel sore against him," he thought.

"Well," said the first broker, changing the subject of the conversation, "I did pretty fair myself out of Missouri Central, for I got out in time to realize."

"How much did you make?" asked his companion.

"About \$110,000."

"That wasn't so bad."

"No; but I'll do better on M. & N."

"What about M. & N.?"

"I found out the other day that a syndicate has been formed to give it a boost. Harley & Co., who represent the pool on the Exchange, started in this morning to buy all the shares offered. I've been taking in small lots since Monday. I paid 53 for what I secured, but the slump in Missouri Central this afternoon, which was unexpected, has carried it down to 50. That doesn't worry me a bit, for it's bound to move up again in a few days. There's a sure fortune in it for a man with half a million, provided he can get enough of the shares."

"I guess I'll buy a few thousand shares, then."

"You're foolish if you don't. You ought to be able to make \$10 or \$15 a share before it reaches high-water mark."

"Thanks for the tip, old man," replied the other. "I'll do the same for you the first chance I see."

"Don't mention it. I'm giving you this in return for the pointer you handed me out last spring, on which you may remember I cleared \$60,000."

"Do you know I forgot all about that. Say, I guess there's no use of our waiting any longer for Stimson. That meeting he's at must be a long-winded affair."

The two brokers told a clerk they'd return in the morning, left their names and departed.

Harry Morton had no further thoughts for the earthquake.

He was very much excited over the tip he had just picked up in such an accidental way.

"By George! If I only had a hundred dollars now I could make a haul in the market, as sure as eggs are eggs."

The chance of the young messenger getting hold of \$100 honestly was extremely remote, however.

"It's hard luck to acquire a valuable pointer like this M. & N., and not have a soumarkee to back it up with. I wonder if I couldn't sell it to Mr. Black? It ought to be worth a couple of hundred to him at least. It might get him out of his hole—that is, if he has got funds enough to use it. If he thought it was a sure thing I guess he could raise the cash somehow. I don't know any other broker I'd have the cheek to approach on the subject. They'd want to know just how I came by my information, and I'd feel kind of cheap telling them that I listened to the private conversation of two brokers in Stimson's office. First thing I'd know it would be all over the Street that I was a sort of Paul Pry, and then whenever a couple of brokers saw me approaching they'd skiddoo so quick that the atmosphere would sizz. No, I can't sell this tip to any one but Mr. Black. He sent me over here, and told me to wait and see Stimson, so I wouldn't mind letting on to him what I couldn't very well help hearing."

Just then Mr. Stimson came in and Harry delivered his envelope and then went into his private office to wait until he wrote an answer.

Hal looked at the clock as he came out into the reception-room and saw that it was nearly four o'clock.

"I hope Mr. Black won't have a fit waiting for me to get back. He told me to hurry. So I did. But he also told me not to leave the envelope unless Stimson had gone home for the day. It wasn't my fault that the broker was delayed at a directors' meeting."

Hal made haste to get back to Wall Street, but all the way he couldn't get the fact out of his head that it was real mean he didn't have a few dollars to put up on M. & N. on a ten per cent. margin—the only course to small investors.

Somewhat to his relief, Hal found that his employer went out soon after he started on his errand, and had not yet returned.

He sat down and waited for him to get back, for he wasn't sure but he might have something for him to do.

As a usual thing the young messenger was through for the day shortly after the clock struck three; but as long as his boss remained downtown he was expected to stay about the office.

Hal had forgotten all about the sea captain who had called that afternoon; but when he got back to the office something recalled the visitor to his mind.

"We don't often see men of his stamp down here in Wall Street. He must have brought that big pile of Bank of England notes I saw on Mr. Black's desk. There was a good bit of money in that bunch, for I noticed the top one was stamped 100 pounds, which is equivalent to a \$500 bill. He didn't look like a man who was rolling in wealth, either. I wonder where he got it from, and whether it belongs to him?"

Hal thought it must be a delightful sensation to be worth a lot of money.

"If I only had a thousand dollars now, what wouldn't I do with it! Well, say, I'd just soak it into M. & N. and make that profit of \$10 or \$15 a share that broker spoke about. That would give me \$10,000 to \$15,000 profit inside of no time at all, for when these stocks are boomed by pools they go right up with a jump."

Hal looked at the clock and saw that it was half-past four.

Just then the door opened suddenly and Captain Joe Howard came rushing in.

The boy could see that he was greatly excited and agitated.

"I want to see Mr. Black," he panted, feverishly.

"Mr. Black went to lunch soon after you left and he hasn't returned yet, sir," said the young messenger, wondering what ailed their marine visitor.

"But he will return, won't he?" asked the captain, eagerly.

"Well, sir, I can't guarantee that he will. Still I expect to see him back or I should have gone home an hour ago."

The captain paced up and down the reception-room like some wild animal restrained of its liberty.

He seemed to grow more and more excited as the moments passed and there was no sign of Mr. Black coming back.

The telephone had been ringing at intervals since Harry came in.

Just then it rang again.

After a moment or two the cashier looked into the reception-room and told the boy that Mr. Black had just asked if he was still at the office, and being informed that he was, said that he would return in about fifteen minutes, and that he would have an errand for Morton to execute for him.

"All right, sir," replied the boy, who thereupon turned to Captain Howard and told him that the broker was expected in a quarter of an hour.

That seemed to quiet the captain, and Harry said he'd better step into the private office and sit down.

He did so.

The cashier departed for his home at ten minutes to five, and Cassie King, the stenographer, followed soon after.

Five o'clock struck and the broker was still absent.

The clerks put their books in the safe, and their papers away, in their desks, donned their hats and overcoats and left, one by one, until Harry was the only employe in the office.

"If Mr. Black is coming, it is about time he showed up, I think," he said to himself, impatiently. "I'll wash up and be ready to kite when he does come."

The boy entered the counting-room and went back to the lavatory just as Mr. Black came rapidly into the room.

CHAPTER III.

THE APOPLECTIC STROKE.

Aaron Black started for his private office and was met at the door by Captain Howard, who approached him eagerly.

"Captain Howard!" exclaimed the broker, astonished to see his nautical visitor in his office at that hour.

"You are surprised to see me back so soon again, Mr. Black," began the skipper of the Malta, in an agitated voice, "but the fact is, I have called to ask you to let me have my money back."

"Let you have your money back!" exclaimed the broker, astounded at the captain's words.

"Yes, yes! My \$50,000. I have changed my mind about depositing it in a bank. I—I am going to buy a house."

"Buy a house!"

"Yes, yes! Mr. Thomas, of Thomas & Howland, owners of the Malta, suggested it, and—and I think—yes, yes, I think it is the best thing I can do."

"You don't expect to buy this house you speak of to-night, do you?" asked the broker, sarcastically.

"No, no; of course not; but——"

"But what, sir?"

"I should—that is, I would like to have my money to take home with me."

"Really, Captain Howard, to say the least, your conduct is most extraordinary. You come here with a letter of introduction from Maltby, Cusick & Co., bankers, of Melbourne, who informs me that you have ten thousand pounds in Bank of England notes that you wish to deposit with a reliable American banker, and they have taken the liberty, Mr. Maltby being an old friend of mine, of recommending me to your notice. You call on me, present your letter, and deposit your money, which I obligingly accept, though it is after banking hours, with the understanding that it is to remain in my hands six months at least, and under this arrangement I have agreed to pay you interest on your deposit at the rate of three per cent. per annum. Now you come back two hours later and demand that I return it to you. Upon my word, sir, this is incomprehensible to me."

"You will forgive me for giving you all this trouble, Mr. Black, but I will pay you, sir. You may retain \$100 for——"

"Thank you, captain," sneeringly. "I don't do business that way."

"But you are entitled to something, Mr. Black," said the captain, eagerly.

"So you really want your money back, do you?" asked the broker, coldly.

"Yes, yes; if you will be so good," feverishly.

"Very well. Call to-morrow, after ten, when the bank opens, and I have no doubt we will arrange this matter satisfactorily."

"No, no; I wish to take it with me now!" exclaimed the captain, excitedly.

"Impossible! It is after banking hours."

"But, sir, you accepted my money after banking hours."

"I did this to oblige you. It is now in my big safe, attached to the door of which is a time-lock that will not permit access to the vault until ten minutes before ten to-morrow morning."

This statement was a deliberate lie, as the broker had the equivalent of the £10,000 in good American bills in his coat pocket at that moment.

The captain's demand for the return of his money had upset all his plans for using this money in his business, as he had contemplated.

To give up this money, which had come to him in his hour of greatest need, like the manna to the starving Israelites of old, was to face absolute ruin.

Sooner than do that he would carry out his original intention of taking all the cash of his depositors in the safe, together with the captain's \$50,000, and fly from the country that very night—this he was now resolved upon.

Captain Howard staggered back as the impossibility of getting his money immediately impressed itself on his mind.

He seemed dazed by an impending calamity.

To account for his strange and excited behavior, let us explain that a rumor impeaching Aaron Black's credit and integrity had reached the captain's ears after he left the office of Thomas & Howland.

In trying to ascertain its truth, Captain Howard was presented with authentic evidence that the banker-broker had been snowed under by the Missouri Central slump that afternoon, and that it was expected he would make an assignment for the benefit of his creditors on the following day.

This information nearly overcame the skipper of the Malta.

He had only one thought after that—which was to return to Mr. Black's office at once and make a demand on him for the immediate return of his \$50,000.

We have seen how he carried this plan out.

"But, Mr. Black, you must get me my money somehow. I want it. I must have it."

"Were it possible for me to oblige you, which, as I have already told you, is out of my power until the bank opens at ten to-morrow, it would be an extremely foolish piece of business. For you might be robbed at any moment after leaving Wall Street with such a sum as that."

"I will risk it," replied the captain, with almost childish eagerness.

"You will not have the opportunity to risk it to-night at least, since the time lock"—a pure bit of fiction on the broker's part, as he used no time lock on his vault safe, and possessed both a duplicate key and the combination for opening his big safe at any time.

"But, sir, I tell you you must give me back my money. I heard that——"

"Well, what did you hear?" asked Mr. Black, interrupting the captain abruptly.

"I heard that—that you were in financial difficulties, and that you were expected to make an assignment to-morrow."

"Oh, you heard that?" replied the broker, with a sneer.

"Yes, sir," said the captain, anxiously. "And I was afraid——"

"That you'd lose your money, is that it?"

"It's natural, after hearing such news, that I should feel nervous about such a large sum as the amount I deposited with you, so I thought I had better withdraw it. It's a fortune for me, sir; and if I was to lose it——"

"Tut, tut! There's no danger of you losing it, my dear sir. It's safely locked up in my safe. Come to-morrow morning, and if you still insist on my turning it over to you, why, of course——"

Captain Howard was not satisfied with this assurance.

Somehow or another he distrusted the broker's words.

There was a shifty look in Mr. Black's eyes that he did not like.

Besides the person from whom he had got his information about Mr. Black's financial difficulties had intimated that the private banker and broker was a man he would not trust himself any further than he could see him.

Taking everything together, the captain was distracted with doubts and surmises of the most distressing nature.

He was afraid that if he didn't get his money now something would turn up to prevent him getting it at all, and that would be an overwhelming calamity to him and his family.

Yet, how could he get it if it was locked up in the safe with a time-lock which could not be opened until ten minutes to ten next morning?

At that moment Captain Howard spied a large valise standing just beside the broker's safe.

Mr. Black had purchased it that afternoon for the purpose of carrying away everything that was valuable in his office.

He had made up his mind to flee to Canada just as soon as he saw that nothing but ruin stared him in the face.

The captain's unexpected deposit of the \$50,000, on a time basis, however, had altered his purpose, since that amount of ready funds, with other money he would be able to raise on certain negotiable securities, would just carry him over his crisis.

His business would be able to go on just as usual, and in time he was certain he would be able to recover his former financial standing.

The sight of the valise, in the captain's excited state of mind, led him to believe that the broker was arranging for immediate flight with his \$50,000.

He no longer believed that his money was in the safe; or, if it was, that Mr. Black had come back at that late hour, after all the clerks were gone, to remove it and take it with him.

Springing forward, wrathfully, he seized the broker by the coat and began to denounce him in no uncertain terms.

Angry at this demonstration on the captain's part, Mr. Black attempted to fling the man off.

But Captain Howard was a strong, chunky individual, with an iron grip.

In the tussle which ensued the broker's coat was torn, revealing the package of bills he had got in exchange for the Bank of England notes.

The sight of them convinced the skipper of the Malta that his suspicions were well founded, and he made a grab for the notes.

"Give me back my money, you thief!" roared the captain, his face growing as red as a beet, under the excitement and violence of the moment.

"How dare you call me a thief?" exclaimed Mr. Black, seizing his antagonist by the throat, wrenching himself free and starting for the door.

With a hoarse cry of rage, Captain Howard sprang forward to prevent his exit.

But before he could reach the broker he stopped, threw up his hands and staggered about like a drunken man.

He tore at his collar and gasped for air.

Then, with a cry of despair, he fell at full length upon the carpet, squirming about in great agony, while Aaron Black, who had paused at the door, stood watching his death throes until he straightened out suddenly and lay perfectly still.

CHAPTER IV.

IN WHICH AARON BLACK CONSIDERS HIS OWN INTERESTS AS
PARAMOUNT TO EVERYTHING ELSE.

Aaron Black was both amazed and staggered by the tragedy which had happened in his office.

For several moments after the skipper of the Malta had ceased his struggles on the carpet he remained standing, with his hand on the corridor door, uncertain what to do.

Then, to make sure whether his visitor was really dead, he came forward, knelt down beside the body and felt of the man's heart.

It had ceased to beat.

The captain's face was much distorted and not pleasant to look upon, especially by the man who was, inadvertently, the cause of his death.

"He is dead," muttered the broker, with a blanched face. "It is clear his excitement brought on a stroke of apoplexy. I must notify the authorities at once."

As he rose to his feet his sharp eyes detected a piece of paper on the carpet.

He picked it up and looked at it.

It was the receipt he had given Captain Howard that afternoon for the £10,000.

The captain had taken it from his pocketbook in his eagerness to return it in exchange for his money.

As the broker looked at it the possibilities that its possession meant to him flashed across his mind.

No one knew that the sea captain had deposited the sum of \$50,000 with him.

He had not turned the money over to his cashier.

This receipt was the only evidence of the transaction.

If it was destroyed—

Aaron Black's crafty eyes snapped and his jaws came together with a snap.

If the receipt was destroyed no one could come forward with a valid claim to the money.

It would be his to do with as he chose.

But the captain's wife and family—what of them?

He would be robbing them, would he not?

Aaron Black smiled sardonically.

Charity began at home, and he certainly needed the money more than he ever needed a like sum of money in his life before.

At any rate, the opportunity was his, why not avail himself of it?

No one would know but himself and—that Supreme Being which rules the universe, and Aaron Black was not bothered with any uncomfortable interviews with his conscience.

He had been guilty of many little bits of sharp practice during his business career that some men would have been ashamed to acknowledge even to themselves.

Broker Black, however, never allowed such things to disturb him.

He believed that every man's hand in Wall Street was against his neighbor, consequently everything was fair in business.

So he put the receipt in his pocket, intending to destroy it at his leisure.

It was at that moment that Harry Morton, who had heard some indications of the trouble in the private office, but not enough to raise any suspicions in his mind that anything wrong was going on, appeared in the reception-room prepared to leave the office at a moment's notice.

He was paralyzed at the sight which met his eyes.

On the floor near the open door of the private office lay the motionless form of Captain Howard, and standing beside him was his employer.

"Good gracious!" ejaculated the young messenger boy, under his breath. "What has happened?"

Aaron Black looked up and observed him.

The broker's face had hardly recovered its normal color, but the boy had no suspicion that Mr. Black was in any way responsible for the visitor's condition.

"You here, Harry Morton!" ejaculated the broker, with a shade of apprehension in his tones, for he could not tell what the lad had seen. "How long have you been in this room?"

"I only just came in from the wash-room. What is the matter with the captain? Has he been taken with a fit?" Aaron Black uttered a sigh of relief, for the boy's words indicated that he knew nothing.

"No, Harry," he replied, in something like his usual

tones. "Captain Howard has had a stroke of apoplexy, and I fear he is dead."

"Dead!" cried the boy, terrified.

"Yes. He seemed to be in a very excited state when I found him in my private office, and before he had uttered a dozen words he sprang to his feet in a strange, gasping way and attempted to leave the room. Before I could render him the least assistance he fell, like a shot, to the floor and hasn't moved since."

Hal looked down at the dead man, pityingly.

Only a few minutes ago the captain looked to be hale and hearty, and apparently good for a twenty-year lease of life—now he was a corpse.

The change had come so quick as to be positively startling.

"What shall we do, sir?" asked the boy.

"Ring up the Old Slip station for me and I will come to the booth as soon as you notify me the connection has been made."

The broker wished to get rid of his messenger for a few moments in order to change his torn coat for another that was hanging in the inner office; he also wished to thoroughly compose himself before he went to the 'phone.

He had barely accomplished the first when Hal came to the door and told him that the office had been connected with the police station.

The broker went to the booth and remained there several minutes.

"An officer will be here presently," he said to Harry. "This will be a case for the coroner."

"How about his family, sir?"

Mr. Black shrugged his shoulders.

"He gave me to understand that he had a wife and one daughter, but where they live I cannot say. He hasn't seen them for three years, he told me this afternoon."

"That's hard," replied Hal, feeling a great sympathy for the bereaved ones, who were doubtless at that moment eagerly looking forward for the return of the husband and father, who would never more gladden their eyes in life.

Aaron Black heard the boy's remark, but it did not affect him.

He was not a man of feeling, though he had a growing family of his own.

Constant friction with the busy world of Wall Street had calloused his heart.

He never allowed sentiment to encroach on business.

His main object in life was to make as much money as he could, and he expected to make a good deal of it at the expense of other people.

That was the way of the world, anyway, he argued.

"I'll tell you what you might do, Harry," he said, a moment later. "Get the city directory and look up the names of Thomas & Howland. They compose the shipping firm who own the ship Malta. If either of those gentlemen live in the city we ought to be able to communicate with them. They probably have the address of Captain

Howard's family. Failing in this, I will notify them at their office to-morrow morning of the captain's death."

Hal found that Mr. Thomas, ship owner, lived at No. — Madison Avenue, and notified his employer to that effect.

Mr. Black thereupon wrote a telegram and sent his messenger out to a Western Union office, with instructions to have it forwarded to Mr. Thomas at once.

When Hal got back to the office he found a policeman there.

"I shan't want you any more, Harry," said Aaron Black. "You had better go home."

So Hal, glad to get away, caught the half-past six train for Maybrook.

CHAPTER V.

HAL MORTON SAVED A LIFE.

Next morning, when Hal Morton reached the station, he found Tom Hardy waiting for him as usual.

"What detained you yesterday afternoon, Hal?" asked his chum. "I waited over a train for you to show up. What time did you leave your office?"

"Ten minutes after six, and came home on the six-thirty."

"Gee! You were late. But how about things at your place? Did you find out whether your boss is going to continue or not?"

"He didn't say a word on the subject."

"Didn't he? Well, maybe you'll find out to-day."

"Perhaps so. Have you read the morning paper yet?"

"I was just reading about the slump in Missouri Central. Several brokers are reported as badly nipped. I suppose Mr. Black is one of these, though no names are mentioned."

"I don't know whether he has suffered any loss or not, though I think he has. You didn't read about the death of the old sea captain, then?"

"What sea captain?" asked Tom, curiously.

"Captain Joe Howard, of the ship Malta. He only arrived in New York yesterday, after a three years' absence."

"What about him?"

"He dropped dead in our office yesterday afternoon a little after five o'clock."

"He did what?" exclaimed Tom, looking hard at his friend.

"Dropped dead from a stroke of apoplexy in our office."

"He did? What was he doing there at that hour?"

"Called to see Mr. Black on business, I suppose. He was there first at three o'clock. Brought a lot of money to deposit, I think. At any rate, I saw a wad of Bank of England notes on Mr. Black's desk while the captain was in his private room talking to him."

"So he fell dead afterward in your office, eh?"

"Yes."

"Must have been a startler for you. Did you see him die?"

"No. I was in the wash-room at the time. He was stretched out on the floor of the reception-room when I came out. That was bad enough."

"That's right," replied Tom, nodding his head.

At that moment their train came in and Hal and Tom boarded it.

"Tell me all about it," said Tom, after they had taken their seats. "Is it in the paper?"

"There's a small paragraph in the World, which is the paper we take, but it doesn't say much."

Hal then told Tom all he knew about the affair.

"Pretty rough on his family," said Hardy. "Three years away, and then to be brought home dead."

"The paper says the body was removed to the Crosby Undertaking Establishment. It will remain there until the family can be heard from. The boss sent a telegram to the head of the shipping firm that employed the captain, so I suppose he'll notify the widow."

The boys talked about the sad case until the train reached Jersey City, then their thoughts reverted to other things.

When Hal arrived at his office he found two of the clerks ahead of him.

They had read about Captain Howard's sudden death in the office the previous afternoon, and were discussing it.

"Hello, Harry!" one of them said. "Were you here when the captain passed in his chips?"

"I was here," replied the boy, who didn't like the way they put the question.

"Well, let us hear what you know," and the two clerks surrounded him. "The paper prints scarcely anything of the story."

Hal told them what little he knew about it.

"You seem to have missed the show by being out in the wash-room at the critical moment," grinned one of the clerks.

"I don't see anything about it to make fun of," replied Hal, in some indignation. "It is a very serious piece of business—to the captain's family."

The clerks felt the reproof and spoke more respectfully of the deceased after that.

The other clerks dropped in, one by one, and the conversation on the subject became general.

Cassie King, the stenographer, was deeply moved when Hal told her the particulars of Captain Howard's death.

"It is very sad," she said, wiping her eyes. "And to think his family had not seen him for three years. How terrible it must be to them."

Mr. Black came to the office at the usual time, and business went on just the same as it always did.

There wasn't the slightest indication that the establishment was in any financial difficulty, and the broker himself did not seem to be disturbed by any pressing engagements that he could not carry out as he was accustomed to do.

Mr. Black was closeted with his cashier for twenty minutes when he first came in, but there was nothing out of the ordinary in this, and the cashier, when he left the inner room, did not act like a man who had heard any bad news.

From all these indications, Harry Morton gathered hope that his employer had smoothed over his losses incurred in the recent slump in Missouri Central, and was in shape to keep moving along just the same as ever.

"I guess we're not going to burst up this trip," he said to himself, as he observed that customers to the bank, as well as customers interested in speculative ventures, came and went as they had been doing right along ever since he came to work there. "People who give the boss a hard name do so because they don't like him personally. I dare say that's all there is to it. Maybe they're mad because they can't do him up. When they hear he's lost money on some deal, they can't say enough bad things about him. Hoping that he's crippled at last they wait, like a pack of jackals around a dying animal, for the chance to rush in and tear the flesh from his bones. Well, I guess Mr. Black will stay in Wall Street long enough to give most of his enemies all that's coming to them."

That's the way Hal Morton argued.

He was loyal to the man who paid him his wages.

He only knew one side of Aaron Black—the best side.

Had he known Mr. Black from all points of the compass, so to speak, the boy would not have lost a moment in trying to find another job, for Hal was a boy of upright principles and sterling honesty, and he looked for the same things in his employer.

About eleven o'clock that morning Hal was sent on his third errand of the day—to a broker whose office was in the Vanderpool Building in Exchange Place.

After delivering his message he started back toward Wall Street.

Broad Street was crowded at that hour, and when Hal reached the corner of Exchange Place he found that rapid locomotion was not an easy matter to accomplish.

"I guess I'd better cut across to the other side," he said to himself, starting for the curb.

At that moment a shriek of terror attracted the eyes of the passersby to the second story of the big office building on the corner.

The onlookers paused, aghast with horror, while Hal himself caught his breath with a little gasp.

A prettily dressed boy of nine, who had lost his balance on the window-sill, came hurtling through the air.

His death seemed assured, when, at that critical moment, Hal Morton dashed forward and caught him in his arms.

CHAPTER VI.

HAL MORTON GETS A WINDFALL, AND ENGAGES IN HIS FIRST SPECULATION.

The shock of the boy's weight, coming from such a height, almost floored Hal, and it was only by a great effort that he managed to recover himself.

In a moment he was surrounded by an excited throng

of people, who all wanted to know whether the child had been hurt or not.

He had not been hurt at all.

But he was about as frightened as a boy of his age could well be.

His handsome face, the face of an aristocrat, was as white as death.

Most lads under the circumstances, as soon as they had caught their breath, would have burst out in a succession of wild yells, and have kicked to beat the band.

This boy gave no such exhibition.

He whimpered for a moment or two, as if not quite sure how matters had gone with him, and then he became quiet, looking up at the sea of faces that surrounded him and his preserver.

Hal stood him on his feet.

"There, you're all right, I guess. You're not hurt, are you, sonny?"

"No," replied the little boy, bravely, though he shivered perceptibly. "I'm not hurt. You caught me, didn't you?" and he looked up, gratefully, into Hal's face.

"Yes, I guess I did," smiled the young messenger. "What's your name, and how came you to take that header out of the window?"

"My name is Jack Meredith. I was leaning out of a window in my papa's office when I tumbled out."

"I'd better take you up to your papa's office, then, or you might get lost in this mob," said Hal.

At that moment a fine-looking, bareheaded gentleman was seen pushing his way feverishly into the center of the big crowd which had collected around the chief actors in the scene.

"Where is my boy?" he cried, in a voice that thrilled with apprehension. "Don't tell me he is dead! Oh, my boy, my little boy, where are you?"

"Here, papa!" cried Jack, springing into his father's arms as the crowd parted to let them come together.

"Thank heaven you are safe!" cried the overjoyed man, pressing the boy to his heart. "By what miracle did you escape?"

"This boy caught me, papa," pointing at Hal.

"How shall I ever thank you sufficiently, young man?" exclaimed Mr. Meredith, grasping the young messenger by the hand.

"Don't mention it, sir. I'm glad I was able to save your boy from an ugly fall."

"How did you manage to do it?"

"Just rushed in and caught him as he came down."

"That's just what he did," chipped in an enthusiastic eye-witness. "It was a gallant act."

"I have no doubt it was," said Mr. Meredith. "You must tell me your name, young man."

"Harry Morton, sir."

"And my name is George Meredith. Come up to my office."

"I'm afraid I can't stop, sir," replied Hal.

"Oh, come, now, I insist. I won't detain you but a few minutes. Are you employed in the neighborhood?"

"I'm a messenger for Banker Black, of No. — Wall Street."

"All right. I shan't keep you long."

So Hal Morton followed Mr. Meredith and his little son upstairs to the second floor of the big building.

Mr. Meredith was general manager for the Royal Blue Fire Insurance Company of London, England, and he led Hal into his private office.

"Take a seat, Morton," he said, in genial tones. "You have placed me under the most lasting obligation to you. This is my only child," he added, looking fondly at young Jack, who seemed now to have quite recovered from his scare, "and it would have broken my heart, as well as his mother's, if he had been killed. We owe his life to you, and I cannot let you go away without testifying in some substantial shape our gratitude to you. I don't intend to pay you, for such a service as you have rendered us is beyond all price, but I do want to make you a little present."

"Well, sir, I suppose I can't object to a present."

"Of course you can't," replied the gentleman, beamingly.

He drew out his check-book and filled out a check for \$1,000, which he handed to Hal.

"There, take that and put it into your pocket."

"A thousand dollars!" exclaimed Hal. "I don't think I ought to accept—"

"Nonsense! That's merely a slight testimonial of my gratitude. Now, here's my card. I'll put my address on the back. You must call and see us some evening soon. Mrs. Meredith won't be satisfied until she has had the opportunity to thank you herself. Where do you live?"

"In Maybrook, New Jersey."

"Perhaps it might be more convenient for you to call on a Sunday. Come and take dinner with us next Sunday, won't you? We shall expect to see you at three."

Mr. Meredith was so insistent that Hal finally promised to call.

"I am very much obliged to you for so handsome a present, sir," he said.

"Pooh! The obligation is all on my side. You must go, I suppose. Well, don't forget; we shall expect to see you Sunday without fail."

"I will call, sir."

Hal then bade the gentleman and Master Jack good-by and departed.

"One thousand dollars!" he ejaculated, as he ran down the marble stairs and out into Broad Street. "I'm rich. I'll pay off the mortgage on our cottage now, and take that off mother's mind. One thousand dollars! Just think of it! Won't mother and Hattie go into spasms of delight; and won't Tom Hardy's eyes bulge out like saucers when I show him this check!"

He fairly flew all the way back to his office.

Taking his seat as usual in the reception-room he began to congratulate himself all over again.

Suddenly he stopped and caught his breath.

"My gracious! I never thought of that tip on M. & N. Let me see, what it's going for to-day?"

He went to the ticker and looked over the tape.

"Here's the last quotation—2,000 M. & N. at 49 7-8. I could buy 200 shares, and that broker said there was a certain profit of \$10 or \$15 a share to be made out of it. Why, if I made \$10 a share I should realize \$2,000 profit. Wouldn't that be fine? I'll do it. There's a little bank on Nassau Street which buys and sells stocks on margin. I'll go there at the first chance I get."

Half an hour later, or shortly after the noon hour, the chance came.

Hal was sent to a Nassau Street stationer's with an order of printing, and on his way back he went into the private bank and, handing his check, properly endorsed, to the margin clerk, asked him to purchase 200 shares of M. & N. for his account.

The clerk took his check and told him the shares would be bought inside of fifteen minutes.

Hal took his memorandum of the transaction and hurried back to the office.

Although the young messenger tried to keep cool, he could not help feeling excited over his investment, which was the first he had ever been interested in.

For the rest of the day he hovered about the ticker whenever customers were scarce and he was in the office, and when the business of the day was over he was tickled to death to find that M. & N. had gone up one whole point.

At quarter past three, Mr. Thomas, of Thomas & Howland, called to see Mr. Black in reference to Captain Howard's sudden death.

Soon after his arrival the banker called Hal in and told him he could go home, as he shouldn't want him any more that day, and the boy was glad to avail himself of this permission to leave Wall Street.

He met Tom at the corner of Broad, waiting for him.

"Say, you look pretty gay, Hal," grinned Hardy. "What's up?"

"Nothing much," replied Morton, who did not intend to blow about his deal in M. & N. until he was in the position to show his profits.

"I guess you've found out that Aaron Black is not going up the spout after all. Is that what makes you feel so good?"

"Well, not exactly. However, I think I can safely say that the office will not stop business yet awhile."

"Glad to hear it, old man. It was a false alarm on Mr. Harley's part. The best of us do make mistakes sometimes. I see the afternoon editions have spread themselves over the captain's death."

"Have they?" replied Hal. "I didn't notice."

"Didn't notice! Why, I should think you'd been the first to look them over for the story, as you were one of the actors in the affair."

Ordinarily Hal would have done just that; but his M. & N. deal had driven all other thoughts into the background.

"Let me see your paper," he said to Tom.

"You'll find it mighty interesting reading," said Hardy, handing it to him, and pointing out the story with his finger.

It was three-quarters of a column long, with a big scare head, the first line of which read:

VANISHED BANK OF ENGLAND NOTES.

The paper reprinted all the facts that had appeared in the morning papers, and, in addition, other important facts picked up by its reporters during the morning, the most important of which was the statement of the chief mate of the ship Malta, now anchored in the lower bay, to the effect that Captain Howard had showed him a bulky envelope containing £10,000 of Bank of England notes, which he was taking ashore, he said, to deposit with Aaron Black, banker, of No. — Wall Street.

Neither the envelope nor the bills had been found on the captain's body by the police when they took possession of his personal effects.

Banker Aaron Black, being interviewed on the subject, admitted that Captain Joe Howard had called upon him shortly after banking hours with a letter of introduction from Maltby, Cusick & Co., of Melbourne; that the captain produced from his pocket an envelope, similar to that described by the mate, and took therefrom Bank of England notes which he (Black) counted and found to amount to £10,000; and that the captain asked him to take charge of them for six months, under an arrangement that he (the banker) was to pay the captain's wife interest quarterly at the rate of 3 per cent. annually, but at the close of the interview the captain reconsidered the question of leaving his money in his (Black's) hands, and carried it away with him.

The banker then added that Captain Howard had called again at his office at half-past four o'clock in a state of great excitement and evident anxiety, and waited for him (Black) to turn up, which, contrary to his usual custom, he did at a few minutes after five.

He said he was much surprised to see the captain at that late hour, but soon learned that he had missed his package of money, and had come back to see if he had dropped it in his (Black's) office.

Search of the room proved fruitless, and when the captain realized that his money was gone he became so excited and violent that he (the banker) could do nothing with him, and he was soon taken with the stroke which ended his life.

The police had now taken the case in hand to try and find some trace of the missing notes, and it was hoped that a memorandum of their numbers would be found among the personal effects of the deceased.

"Well, what do you think about the latest phase in this case?" asked Tom, when Hal returned the newspaper.

"I think it's rougher than ever on the captain's family. To lose the husband and father is bad enough; but to also

lose a fortune at the same time is rubbing it in pretty hard."

"That's right. The captain must have been a fool not to leave that money with your boss first off after arranging with him to take it and keep it for him."

"It was most unfortunate that he carried it away, for had he followed out his first intentions he would, in my opinion, be living to-day."

"I'll bet he would," nodded Tom.

They had now reached the ferry.

Boarding the waiting boat, they crossed the river, caught their regular train and in due time reached Maybrook.

CHAPTER VII.

HAL'S FIRST PROFIT IN THE MARKET.

"What's the matter with you to-night, Harry?" asked Hattie Morton, who had made her first appearance at the supper-table since she was taken ill.

"I don't know that there's anything the matter with me, Hat," replied Hal, evasively. "Why do you ask such a ridiculous question?"

"Ridiculous, indeed! I like that!" cried his sister, with a little pout. "Why, anybody can see with half an eye that you're excited over something. Isn't he, mother?"

Mrs. Morton smiled indulgently, but did not reply.

"What'll you give to know, Hat?" asked Hal, gaily. "You girls are too curious for anything."

"I don't know that we're any more curious than you boys," protested Hattie. "The other day when Madge Thompson was over here, paying us a little visit, nothing would satisfy you, when we told you she had been here, but we must tell you everything she said. If that isn't curiosity I don't know what is," she concluded, triumphantly.

"Pooh! That was nothing," grinned her brother.

"Indeed!" laughed Hattie. "You say it well."

"So you want to know what I'm excited about?"

"Of course I do."

"Well," replied Hal, with twinkling eyes, "I'm excited over your first appearance at supper in six weeks."

"I don't believe a word of that," replied his sister. "I'm not so important as all that. It's something else, and you don't want to tell."

"You're the most important thing in all the world to me, next to mother," said the boy, getting up from his chair, running around to her and giving her half a dozen kisses right on her pretty lips.

"Oh, you bear!" she cried, making a bluff to push him away.

"I'm a bear, am I?" he exclaimed, giving her a big hug.

"Mother," she cried, "do you see what he is doing?"

The little mother smiled.

"Do you want any more?" asked Hal.

"No!"

"Now, I want to tell you something."

"What is it?"

"You're going to have a visitor to-night."

"A visitor?"

"Yes. You want to put on a few extra frills. Tom Hardy is coming to see you."

"You mean he's coming to see you," she replied, with a blush.

"No, he isn't. You're the only pebble on the beach with him."

"Now you know that isn't so," objected Hattie, coloring up to her hair.

"It is so," laughed Hal. "Ever since you've been sick he's been just worried out of his boots."

"What a story!" she cried, growing redder than ever.

"What are you blushing about, Hat?" chuckled her brother.

"I'm not blushing," she replied, in evident confusion.

"Aren't you, then, maybe you're catching the scarlet fever. Better send for Dr. Jones, mother."

"You mustn't tease your sister, Harry," said the little widow, smilingly.

"All right. We'll let it go at that. I'm going out, so Tom will have a clear field to himself."

Next morning's papers had a good deal in about the dead Captain Howard and the missing Bank of England notes, but it was practically a reprint from the previous afternoon editions.

Hal, in reading it, found out that the captain's wife and daughter lived in the Bronx, and that the body had been sent there.

Mrs. Howard had been interviewed and had expressed surprise that her husband should have had such a large sum as £10,000.

She could not imagine how he had come in possession of so much money, unless he had received a legacy from some unexpected source while he was away.

As soon as the Exchange opened, Hal got interested in the ticker, and soon noticed a sale of 1,000 shares of M. & N. at 51 3-8.

When he came back from his first errand that morning he found that the stock had gone up to 52.

"That looks good," he said to himself. "I'm already \$400 to the good. Money makes money every time when you start it on the right road."

He was kept pretty busy that day, one way or another, and didn't have a chance to get more than a flying bite at a lunch-counter.

The last quotation on the tape of M. & N. that afternoon was 800 shares at 53 7-8.

Next morning it opened at 54 and went up steadily to 56 by noon, when it began to attract general attention, and a good many orders to buy this particular stock began to come in from the outside.

This led to a brisk upward movement and some excitement, during which M. & N. mounted to 59.

"If a fellow had a little money to spare, now is the time he could turn it over to advantage," remarked Tom Hardy, as the two boys were on their way to the ferry that afternoon.

"How?" asked Hal, inquisitively.

"By putting it into M. & N. shares."

"Oh! You think M. & N. a good investment, then?" grinned his chum.

"Sure I do!"

"How do you know?"

"Heard Mr. Harley tell a customer to buy it, as he believed it would go up to 65 in a few days."

"That's my opinion, too."

"Ho! What do you know about it?"

"I know that it's a good thing to go into, that's why I bought 200 shares."

"You did what? Bought 200 shares of M. & N.? You did like fun!"

"Don't you believe me?"

"Nixy. Where would you get the coin to buy 200 shares, even on a margin?"

"I'm not telling all my secrets, Tom Hardy," chuckled Hal.

"You're a pretty good jollier, Hal," laughed Tom.

"Yes, I guess I can do my share; but that isn't a jolly."

"Oh, come off! You can't stuff me!"

"All right. When I show you my profits you'll believe me, I guess."

"Yes. When you show them."

"I'll show them all right, don't you worry."

It was clear Tom Hardy didn't believe a word that his chum said about being the owner of 200 shares of M. & N., and Hal knew that he didn't.

That's why Morton felt so tickled.

He hadn't told his mother or sister a word about the \$1,000 check he had received from Mr. Meredith for saving his little son's life.

He didn't mean to tell them, either, until he had realized on the deal he had in hand, then he meant to surprise them good and strong.

Next morning the excitement over the rise of M. & N. was at a white heat on the Exchange.

Brokers were falling over one another trying to secure some of the shares as low as they could.

But the stock was getting scarce.

People who had it were not anxious to sell, but were holding on to it for a higher figure, which they believed it would reach before the day was out.

When the demand for anything is greater than the supply, the natural result is that the price of the article goes up.

It was the same way with M. & N.

Then, again, when people find a difficulty in getting what they want they are all the more eager to obtain possession of it.

The bidding on M. & N. was so spirited that it jumped

a point at a time, consequently no surprise was expressed when a sale was made as high as 68.

"I wonder how much higher it's going?" Hal asked himself, when he saw that figure recorded on the ticker at one o'clock. "I wonder if I hadn't better sell? If I closed out now I should clear over \$3,500. It's eighteen points higher than when I bought it. It looks, though, as if it would go five or ten points more. I'm almost afraid to risk it further," he fluttered. "It might take a sudden notion to go the other way, and then I'd find myself guessing where I was going to come out."

Before Hal had decided the matter in his own mind he was sent down to Exchange Place on an errand.

While he was waiting there for an answer to the message he had brought he kept a sharp eye on the ticker, and before he left the broker's office he saw a sale of M. & N. at 69.

On his way back he got so nervous that he decided to take enough time to go to the little Nassau Street bank and order his holdings sold.

"What's M. & N. going at now?" he asked the margin clerk, when he got there.

"The last sale was at 70 1-8," was the reply.

"Well, sell my 200 shares right away, will you?" he said, nervously.

"All right," and the clerk went to the 'phone and notified their representative at the Exchange to sell the shares.

It was done inside of ten minutes at 70 3-8, and Hal saw the record on the ticker when he reached his own office.

"I'm glad that is off my mind," he breathed. "I don't believe the shares can go much higher. M. & N. never was as high as that as long as I can remember. It looks top-heavy to me. A good many people are going to get pinched, but as long as I'm not one of them I don't care. I'm \$4,000 to the good, and it's all due to the fact that Master Jack Meredith happened to lean too far out of his papa's office window and took a tumble in consequence, just as I was coming along in time to catch him. It's better to be born lucky than rich, after all."

Hal went home that night feeling as if he was the king of all Wall Street.

CHAPTER VIII.

HAL SURPRISES A FEW PEOPLE.

Next morning, when Aaron Black went over the mail that lay on his desk awaiting his attention, he found a letter addressed to Mr. Harry Morton.

It bore the imprint of the Nassau Street bank.

Mr. Black knew that this bank made a specialty of buying and selling stocks from five shares at a time upward, to accommodate small speculators, such as office boys and cheap clerks.

"I wonder if that boy of mine has caught the fever?" he mused.

He rang for Harry.

The lad rushed in at once to see what he wanted.

"Here's a letter for you, young man," the broker said, eyeing his messenger sharply. "I see it's got the stamp of the Nassau Street bank. Are you monkeying with the market on the quiet?"

Hal was quite taken aback.

He knew that brokers objected to their employes doing any speculating, and consequently he expected to receive a lecture, for, being a truthful boy, he had no thought of denying the matter.

"Well, sir, I saw a chance to make a little money on the outside and I thought I'd take advantage of it."

"Oh, you did! You have been successful in your little deal, have you?"

Aaron Black didn't look very severe that morning, for he had cleared \$125,000 himself out of the rise on M. & N., and consequently he was in excellent humor.

"Yes, sir," replied the boy.

"What stock did you buy?"

M. & N."

"Oh, you got in on that, eh? Saw it was going up and took your chance. What did you pay for it?"

"I bought it at 50."

"At 50! Why, that was before the rise," said Mr. Black, in surprise. "What induced you to buy M. & N. before it got active?"

"I got hold of a tip, sir," replied Hal, demurely.

"The dickens you did! In what way did you get this tip?"

Hal told him how he had listened to the conversation of the two brokers in Stimson's office on the afternoon Captain Howard dropped dead in the office, while he was waiting to see Mr. Stimson, who was out at a directors' meeting.

Aaron Black winced at the reference to the unfortunate sea captain, now in his grave.

"Well, you're a lucky boy," he remarked. "How many shares did you have? Five?"

"I had two hundred, sir."

"You had what?" almost gasped the broker.

"Two hundred shares, sir."

The broker made a rapid mental calculation.

"On a ten per cent. margin it would take \$1,000 to swing the deal. Do you mean to tell me that you had \$1,000 for such a purpose?" asked the astonished broker.

"Yes, sir."

"Do you mind telling me where you got so much money? I understood that your mother was lately pressed for funds on account of your sister's sickness. I think you mentioned that fact to me one day when you asked for an advance on your week's wages."

"That's right, sir."

"Then I don't quite understand how——"

"I'll explain, sir. The morning after the captain's death you sent me down to Exchange Place to deliver a letter to Oppenheimer & Co., in the Vanderpool Building."

"Well?"

"On my way back, at the corner of Broad Street, a little boy fell out of a second-story window. I caught him and saved his life. His father, who is the manager of the Royal Blue Fire Insurance Company, an English company, made me a present of a thousand dollars. I soaked that into M. & N. on the strength of my tip. I sold out at 70 3-8 yesterday afternoon. My profits are \$4,000."

"Well, upon my word, young man, you're a wonder," said Mr. Black, regarding his messenger with considerable approval. "If the papers heard of your luck they'd nickname you the Young Wonder of Wall Street."

"I hope they won't hear of it, then. I don't want to get into print."

"Modest, aren't you? I hope you'll have sense enough to hang on to that money you've just made. Put it in some good bank, and don't risk any of it again on the market. You know brokers as a rule discourage their employes doing any speculating."

That was a square hint, and Hal could take it or not, as he chose.

He took his letter, however, and went outside to open it.

He found a statement of account and a check for a little over \$5,000.

He asked Mr. Black to cash it for him.

During the day he rented a box in a safe deposit vault and placed \$4,000 of the money in it for safe keeping, the other \$1,000 he took home that night and after supper presented it to his mother.

He then told his mother and sister how he had got the money in the first place, and how, by investing it in M. & N. shares he had made \$4,000 additional.

They couldn't realize his great luck until he showed them the statement in his name which the Nassau Street bank sent him that morning.

"Why, you're a wonder, Harry!" cried his sister, enthusiastically.

"That's just what the boss said this morning when I explained the deal to him. I expected to get a raking over the coals, but he was in such good humor that nothing like that happened."

"What are you going to do with that \$4,000, Harry?" asked his sister.

"There now, just as inquisitive as ever, aren't you?"

"I suppose you mean to speculate again," she said, with a pout. "Then maybe you'll lose it."

"I have given mother \$1,000. That's enough to clear off the mortgage on this cottage. I think that entitles me to use the rest of the money as my judgment dictates."

His sister had nothing further to say, and soon afterward Hal went around to Tom's house to call on him.

"Well, Tom, I've just cashed in my chips on M. & N.," he grinned.

"Oh, come off! Give me something new!" retorted his chum.

"Well, that's new—about as new as anything I know of."

"You know you didn't have any shares of M. & N. You and I aren't as lucky as that."

"You may not be, but that isn't saying I am not. I had two hundred shares of that stock, which I bought last week at 50. I sold out yesterday at 70 3-8. I made a clean \$4,000 profit."

"Say, Hal Morton, what are you trying to play on me?"

"Nothing. I am simply telling you a few facts, and there's the proof."

He handed Tom the Nassau Street bank statement.

Tom looked it over and he nearly fainted.

"Where did you get that \$1,000 you put up on margin?" he asked, incredulously.

Hal told him how he got it.

"Great Jewilkins! And you never told me a word about that kid's father giving you that money!" cried Tom, in an injured tone.

"You see, I wanted to surprise you."

"You have surprised me. Why, you're a regular wonder."

"That's the third time that word has been applied to me to-day. It's getting a trifle monotonous. The boss said that if the newspapers heard of my little coup they'd call me the Young Wonder of Wall Street. What do you think of that?"

"I think it was a great compliment. What are you going to do with——"

"The \$4,000, eh?"

"You mean \$5,000."

"No; I've got only \$4,000 left. I gave mother \$1,000 to lift the mortgage."

"Good boy! You deserve a medal."

"Thanks. Keep the change. As to the \$4,000, I'm going to blow a little of it in to-morrow night taking the folks to a show in Jersey City. You've got to come and look after Hattie."

"Do you mean that?" cried Tom, eagerly.

"Sure thing."

"Then you can count me in, bet your boots."

CHAPTER IX.

HAL MAKES ANOTHER WINNING DEAL ON THE MARKET.

Hal's first investment in Wall Street made a great change in him.

He felt more like a man than he ever had before.

He began to realize that life probably held vast possibilities in store for him, if he used his brains in the right way.

Winning \$4,000 right off the reel in his first venture gave him the impression that he was on the highway to

fortune, and that it was only a question of time when he would be a rich man.

He had heard of a couple of other messenger boys who had made independent fortunes before they were twenty by judicious investments in the stock market on ten per cent. margins.

Why not he?

Still he had a certain amount of caution in his composition.

He had heard of experienced brokers who had got cleaned out of a fortune in a few hours.

"Take it altogether, speculating in stocks is one of the biggest games of chance going," he said to himself. "I don't intend to jump in recklessly, just because I have made \$4,000 so easily. I am going to be careful to see that a stock is really rising, or somebody is booming it, before I buy a single share of it. There are a number of people down here who make a good living off the market by keeping their brains clear and their eyes skinned. They're satisfied with small winnings, and take as few chances as possible. I'm willing to take a chance if I see my way clear to good money; otherwise, nit."

The affair of Captain Howard had been just about a three-days' wonder in Wall Street, and then it died out of the recollection of the busy bankers and brokers.

A couple of Central Office detectives were put on the case, but they found out nothing in the way of a clew to the whereabouts of the £10,000 of Bank of England notes.

Money brokers in other big cities were warned against buying any considerable quantity of such notes from unknown parties who were unable to account for the way the notes came into their hands; but as the New York authorities were not in a position to furnish the numbers of the lost notes very little could be accomplished in this way if the missing money was disposed of in small lots to different brokers.

Broker Black had escaped detection because he was accustomed to exchange foreign bills at frequent intervals, and because he had distributed the notes in question among nearly twenty brokers, no one broker getting over \$3,000 worth.

Under these circumstances the affair gradually faded out of sight, and Aaron Black breathed easier as day by day went by and he heard nothing more on the subject.

As for Hal, he now watched the market continuously, and studied the record of every important stock carefully, but though there were frequent flurries, and some brief sensational rises, he could not find a satisfactory opening for the investment of his little capital. In the meantime Hal had called on Mr. Meredith and was given a fine reception by the insurance agent and his wife.

A couple of months passed away and the \$4,000 reposed peacefully in the vaults of the safe deposit company.

One day when Hal had been detained later than usual at the office, he went home on the 5.30 train.

He had to go by himself, as Tom had got off two hours before.

The train was unusually crowded, and Hal, not finding a seat in the ordinary coaches, went forward into the smokers.

He found a seat alongside a little boy, who sat behind two well-dressed men.

Hal took out his evening paper to while away the time.

He soon found out that the men in the seat ahead were Wall Street brokers, who lived in one of the suburban towns along the line, and that they were talking about a certain stock which was just beginning to boom.

After listening awhile he found out that the cause of the rise was owing to the contemplated consolidation of two western roads, one of which—Illinois Southern—had practically obtained control of the other line, which had been running in opposition to it for several years past.

"Illinois Central is sure to go to par inside of ten days," said one of the gentlemen to his companion. "I advise you to buy as much of it as you can afford, for you're bound to make a good thing out of it."

Hal made a quiet note of the facts, and next morning when he came to the office he looked up the previous day's quotations and found that a great many shares of Illinois Central had changed hands at prices ranging from 83 to 88.

"It looks like a safe thing to take a shy at," he said to himself, after considering the situation for some time. "I haven't had any excitement for three whole months, so I guess I'll get into the swim again."

So about noon Hal went to his safe deposit box and drew out enough money to secure 400 shares of Illinois Southern for which he had to pay 90.

The shares went up rapidly, and Hal watched the ticker with much interest for the next three or four days, when the stock touched 102.

That was high enough to suit the young messenger, and he ordered his shares to be sold out.

This was done right away.

Hal had reason to be glad next day that he had disposed of his stock, for the shares took a drop back to 94, at which figure they remained, with slight fluctuations, for some time thereafter.

When the boy got his statement and check he found he had made \$4,600, which raised his capital to \$8,600.

That very afternoon he accidentally discovered that a big syndicate of prominent operators had been formed to boom J., I. & C. shares.

This was a road whose stock had been selling low for some time, and there was a lot of it on the market.

Although Hal had good reason for believing that it was a good thing, he waited several days to see how the ball was rolling.

When he saw it had advanced from 65 to 68, he concluded to get in, and he went around to the little Nassau Street bank and bought 1,000 shares at 68.

This was the biggest deal he had yet been engaged in, but he felt confident J., I. & C. shares would reach 80 at least, so he attended to his regular duties at the bank without the least anxiety as to the fate of his \$6,800.

He didn't fail to keep a wide-awake eye on the ticker, just the same, and noted each substantial advance in the stock with great satisfaction.

Three days from the time he bought the shares they were going at 75, which meant that he had made on paper so far \$7,000.

"If I keep on at this rate I'll soon become a bloated boy capitalist. I am practically worth \$15,000 at this moment. I wonder what I'll be worth a year from now?"

That morning, when Hal stopped at Cassie King's desk, as she was beginning her day's work, she said to him:

"I'm going to leave you this week, Harry."

"Leave us!" exclaimed Hal, in a tone of surprise. "How is that?"

"My father and mother are going to move to Chicago, and, of course, I have got to accompany them."

"I'm sorry you're going away, Cassie. I shall feel dead lonesome without you to chin to occasionally."

Cassie laughed.

"You'll have another young lady next week. She'll answer as well as I."

"No, she won't. It'll take time to get acquainted with her. Then, besides, she might be a cranky old maid."

"You don't know but she'll be nicer than me."

"She couldn't be nicer than you, Miss King," said Hal, gallantly.

"Thank you, Harry. You said that very nicely indeed," smiled Cassie.

"I hope you'll send me a picture postal with your address on it after you reach the Windy City."

"I certainly will, Harry. I wouldn't forget you for the world."

"Thanks," grinned Hal. "You said that very nicely yourself."

Cassie had notified Broker Black the day before that she intended to leave his employ, so during the morning he sent Hal to the Herald downtown office with an advertisement calling for a first-class stenographer and typewriter, all answers to be addressed to "A. B., Box 21, Herald Downtown."

After three o'clock on the following afternoon Hal went to the newspaper office and got a big stack of answers to the advertisement, more than a hundred in all, with as many more to come, probably.

Mr. Black picked out several from the bunch and sent them word to call at his office.

They did so, and several of the girls were stunners, as Hal told his mother and sister when he went home Thursday afternoon.

None of the beauties got the position, however, as Mr. Black hired a modest, sweet-looking girl, dressed in black, whose name was Nellie Howard.

CHAPTER X.

THE NEW STENOGRAPHER.

Miss Howard came Friday morning for the first, and was turned over to Cassie to break in.

Hal was very busy Friday and did not get a chance to see the new stenographer until one o'clock, when he had a resting spell.

Then he dropped into Cassie's den at one corner of the counting-room and she introduced him to the new girl.

"Pleased to make your acquaintance, Miss Howard," said Hal, looking at her black dress, and thinking of Captain Joe Howard.

She acknowledged the introduction with a quiet smile, and the young messenger took an immediate fancy to her.

He remained a few minutes talking with the girls, who were on the point of going out to lunch together.

Miss Howard had very little to say, but when she did speak her voice was sweet and musical, and rather low.

"She's a nice girl," was Hal's comment, as he returned to his seat in the reception-room, and began to consider whether he should dispose of his 1,000 shares of J., I. & C. at 85, which was the last quotation he had seen on the ticker half an hour before.

That would allow him a fine profit, as he had purchased the shares at 68.

The reason he had some idea of holding on for a higher figure was because he had heard a couple of brokers talking about the stock that morning, and both seemed confident that the shares would go to 90.

As Mr. Black was out, Hal concluded that he would go to lunch.

He met Tom Hardy coming out of the small restaurant they both patronized, and stopped a moment to talk with him.

Tom knew Hal was interested in J. I. & C. to the extent of a thousand shares, and he had been following the fate of the stock with almost as much interest as if it was his own.

"I see that J. I. & C. sold at 85 before I left the office," he remarked to his chum. "Have you sold out yet?"

"Not yet," replied Hal.

"I would if I was you," suggested Tom.

"Any reason for thinking that it won't go much higher?"

"Well, I heard Mr. Harley tell our cashier that he guessed the brokers who have been booming the road are unloading as fast as they can in a quiet way. You must have noticed, if you've kept track of the ticker, that a great many shares have changed hands to-day. It seems to me that that would bear out Mr. Harley's ideas. If I was in your shoes I'd get rid of my holdings just as quick as I could. I have figured out that you stand to win between \$16,000 and \$17,000 at this stage of the game. If you wait too long your profit is liable to melt away."

"I'll consider your suggestion, Tom," said Hal, walking into the eating-house.

He did consider the matter between bites, and the result of his thoughts was that he went to the little bank in Nassau Street and ordered his shares sold before he returned to the office.

He had arranged with the bank not to send him any

more statements to his office, as he did not care to have Mr. Black know that he was still interested in the market.

That afternoon he told Cassie, on the quiet, that he had cleared about \$16,000 on the rise of J. I. & C., and she was very much astonished.

He had already taken her into his confidence in respect to his previous winnings, so she knew he had accumulated quite a nice little capital already; but he hadn't hinted to her that he had gone into the market again.

"You're the most wonderful messenger boy I ever heard of!" she exclaimed. "How much are you worth now, altogether?"

"Twenty-five thousand dollars," replied Hal, complacently.

"And you've made it all inside of the last three months, haven't you?"

"That's what I have."

"You'll be a rich man one of these days."

"I hope so."

"But you want to be very careful. You ought to know how easy it is to lose money in stocks."

"It's a great sight easier to lose it than make it. I've been fortunate in getting hold of good things. I'm not taking any more chances than I can help."

"Well, Harry, I hope you'll write to me occasionally, and let me hear how you are getting on. I shall always be interested in your success."

"Thank you, Cassie. It's too bad you're leaving us."

"Well, the best of friends must sometimes part," she laughed. "You must try and console yourself with Miss Howard. You'll find her a lovely girl. What do you think? It was her father who died under such painful circumstances in this office two months ago."

"You don't say!" exclaimed Hal, looking interested. "When I heard her name was Howard, and saw that she was in mourning, something struck me that she was related to the captain."

"When she answered the advertisement she had not the faintest idea that it was Mr. Black, on whom her father called the day he arrived in New York, who wanted a stenographer. When she received his letter she didn't want to come, but her mother persuaded her to do so, as they are not in very flush circumstances. Whether Mr. Black hired her because he guessed she was Captain Howard's daughter, or whether he has no idea she is related to him in any way, she doesn't know, as Mr. Black did not mention the matter at all, nor question her about her family."

"Well, she has a good job here if she can fill the bill," said Hal.

"She'll do all right," replied Cassie. "She took all his dictation to-day without the least trouble, and I found her a fine Remington operator. I am satisfied that Mr. Black will be very much pleased with her. He is not a hard man to get along with. Doesn't fly at you when you happen to make a mistake, like some bosses are in the habit of doing. I hope I'll find as good an employer in

Chicago. He is going to give me a letter to a personal friend of his, who is a member of the Chicago Board of Trade, asking him to interest himself in getting me a situation."

"That's very nice of him," said Hal.

"I think it is. It may help me to a place right away."

"Well, Cassie, I wish you luck."

The two girls left the office together, apparently on the most friendly terms.

"That's a good sign," thought Hal. "Cassie doesn't take up with everybody."

Then he got to wondering what had become of the \$10,000 that he had seen on Mr. Black's desk that day, and which was the property of Captain Howard.

How did the captain lose that money, and who had found it?

Why hadn't the police got some trace of it?

Would the mystery ever be solved?

When he reached home that night he had lots to tell his mother and Hattie.

First, that he had sold his 1,000 shares of J. I. & C. and cleared \$16,000; and second, that Captain Howard's daughter Nellie had come to the office as stenographer and typewriter in Cassie King's place.

"The loss of that \$10,000, or \$50,000, has made a big difference in the prospects of the Howard family. Instead of being well off, as they ought to be, they are comparatively poor, as I understand it. It's pretty tough. Somebody is blowing in a big wad of money that he is not entitled to," said Hal.

"It is very sad," answered Hattie. "Is she pretty?"

"You mean Miss Howard? You bet she is. I think she's about the sweetest girl I ever saw—that is," said Hal, correcting himself, "excepting you, of course."

Hattie laughed.

"It is well for you that you made that reservation."

"Yes," grinned Hal, "I've got to mind my P's and Q's. But, honest Injun, Miss Howard is an uncommonly nice girl. I wish you knew her. She's just such a young lady as I would like to see you chum with. She's rather reserved and quiet now, owing, I suppose, to the recent death of her father. I'm bound to say I feel sorry for her."

"I am sure from your description that she must be a nice girl."

Just then Tom Hardy came in, to see Hal, apparently, though really it was Hattie who was the loadstone which had attracted him to the house.

Hal knew how the case stood, and as he was aware that his sister thought a great deal of Tom, he pretended to remember that he had an engagement for the evening, and put on his hat and overcoat.

"Why, where are you off to in such a rush, Hal?" Tom asked.

"I've got a date."

"Is that a fact?"

"Yes; I've got to go down to the gym. to put on the

gloves with the professor. He's going to give me a lesson to-night."

"I thought you'd finished your course?"

"So I have; but this is what is called the post-graduate one. I'm just aching to put a tin roof over Professor Elliott's eye, and in order to reach that honor I've got to pick up a few more wrinkles."

"Oh, I see," grinned Tom, not displeased at the opportunity to have Hattie all to himself for the evening. "Maybe I'll be here when you come back."

"Aren't you the biggest fibber in the world!" whispered Hattie in her brother's ear, as she went to the door with him.

"It's worth a kiss, any way, isn't it?" he said, giving her a hearty smack.

Then he fled.

CHAPTER XI.

EXIT CASSIE KING.

Next morning, soon after the Exchange opened, somebody unloaded a big block of J. I. & C. shares on the market, and the bears took advantage of the situation to jump on the stock.

The result was that as the stock was not supported in the proper quarter, it began to drop at an alarming rate, and a kind of panic ensued among those who were holding on in the expectation that it would go higher.

The peculiar rapid-fire ticking of the office indicator attracted Hal's notice.

Sales were taking place so rapidly that the ticker didn't seem to be able to keep pace with them, and appeared to be working overtime.

"I guess Friday is my lucky day," thought the young messenger, as soon as he noticed how things were on the Exchange. "I sold out yesterday just in time. The shares didn't go over seven-eighths of a point higher. Now they're down to 77, and seem to be flying backward as if in a hurry to reach their old stamping grounds. Mr. Harley evidently told the truth when he said he guessed the syndicate was unloading their holdings. They must have made several millions out of this. Their gain, however, is somebody else's loss, and I'd be willing to bet a dollar to a doughnut that most of their profits have come out of the pockets of the outside public."

The buzz of his electric bell called Hal into the private office.

"Take these papers and have Miss Howard make a duplicate copy of them as soon as she can put them through her machine," said Broker Black.

"Yes, sir," replied the boy, darting back toward the counting-room.

He found the new stenographer copying a long letter,

while Cassie was making up a bunch of statements for customers.

"Miss Howard, Mr. Black wants a duplicate of this just as soon as you can get it done."

"Very well," she answered, quietly, with a sweeping glance at the good-looking messenger boy.

She instantly removed the half-completed letter from her machine and started right off on her new job without the loss of a moment.

"She's a smart girl," thought Hal, as he watched her deft fingers fly over the keys.

Then turning to Cassie, he said:

"J. I. & C. is on the slump this morning, Cassie."

"Is that really so?" she replied, pausing in her work.

"That's so. I got out just in time, didn't I?"

"You did, indeed. What a lucky boy you are!"

"Yes, I'm lucky, it is true; but don't you think my brains are entitled to a little bit of credit, too?"

"To be sure. You'll be a big broker one of these days, I suppose."

"Well, it won't be my fault if I don't amount to something. I don't propose to stand still and let any chances get away from me. This world, especially Wall Street, is altogether too swift for a lazy individual. You've got to keep moving all the time, or somebody is bound to step on your heels, and then on your neck."

Miss Howard smiled at his words, for she had noticed what he had been saying, in spite of the fact that her attention seemed to be concentrated on her work.

"You're a smart boy, Harry," laughed Cassie. "There are few smarter in the Street."

"Thanks, Cassie, for your good opinion. I could throw a few bouquets in your direction, too, only I don't want to give you a swelled head."

Cassie giggled in a pleased way, while Miss Howard flashed a sidelong glance at him out of the corners of her pretty eyes.

"Now, Cassie, as this is your last day in the office, and as we close at one, you know, I want you to go to lunch with me. I hope you will be able to prevail on Miss Howard to go along, too. It is only right that I should blow in a small share of my winnings on J. I. & C."

"I'm awfully obliged to you, Harry, and I think I will accept your kind invitation. Miss Howard will have to answer for herself."

The new stenographer was naturally diffident about the matter, as she had had so little acquaintance with the messenger.

"I hope you will come, Miss Howard," said Hal. "I want to give Cassie a royal blowout, and it would look ever so much better if you went with her. It's too bad that Cassie can't stay another week with you, as she is one of the finest girls in the world!"

"Harry Morton!" exclaimed Miss King, with a pleased blush. "How dare you make up such a yarn?"

"It's the truth, I'll swear to that. I've known you for

nearly two years, and I'm bound to say I haven't seen a nicer girl outside of my sister."

Cassie put her hand over his mouth.

"You mustn't believe all he says, Miss Howard," she said. "Harry is the greatest jollier in the office."

"Oh, come now, Cassie, don't ruin my reputation with Miss Howard right at the start," protested Hal, laughingly.

The new stenographer smiled, as much as to say that she guessed that Hal's reputation hadn't suffered much from Cassie's words.

Later on, Hal came back, and found that Cassie had persuaded Miss Howard to go to lunch with them.

When closing time came around, Miss King bade all hands except Hal good-bye.

Then it was that the head bookkeeper stepped forward out of the bunch waiting to wish her good luck, and presented her, in the name of the employes of the office, with a gold-enameled watch charm made in the form of a miniature typewriter.

He made a neat little presentation speech, and the girl was taken quite by surprise.

She was so overcome with this testimonial of the regard of her late business associates that the tears sprang to her eyes, and it was some moments before she could steady her voice sufficiently to express her thanks, and her regrets at leaving the office.

On their way to the restaurant, Tom Hardy, by pre-arrangement with Hal, met the little party.

Tom already knew Cassie, and Hal introduced him to Miss Howard.

They then went to the restaurant together.

Hal selected a table near one of the windows, and ordered the swellest lunch the house could produce.

Of course, anything in the nature of wines was left out, but they had some first-class table waters to make up the deficiency.

The restaurant was well filled with bank and brokers' clerks of the higher grade, and a few merchants who had offices in the vicinity were also present.

The young ladies attracted a good deal of attention on account of their beauty and ladylike manners, and both Hal and Tom were objects of envy to many of the gentlemen, who cast frequent glances in the direction of their table.

The young people enjoyed the lunch amazingly, and Miss Howard was more sprightly in her deportment than she had been yet.

Hal devoted himself entirely to her, and treated her as if she was a real princess, instead of a girl who had to work for her living.

Tom and Cassie laughed and chatted together, for they saw how the land lay, and gave Hal every opportunity to make himself solid with Nellie Howard.

When they had finished, and were preparing to leave, Hal astonished the waiter with a dollar tip.

The boys accompanied the young ladies to the entrance to the Brooklyn Bridge, for Cassie lived in Brooklyn, while Miss Howard patronized the elevated road to her home in the Bronx.

"Good-bye, Miss Cassie," said Hal. "Remember, you must send me your new address as soon as you can, so I can let you know when I become a millionaire."

"I sha'n't forget, Harry. Give my regards to your sister."

They shook hands warmly.

Tom also came in for a handshake, and then Cassie kissed Miss Howard good-bye.

"Oh, dear!" exclaimed Hal, with a comical grin, "if I only was a girl for two minutes, I'd help myself to some of that."

"You silly boy!" exclaimed Cassie, slapping him on the arm, and then running off and boarding her car, from which she blew kisses toward the group until it started off.

CHAPTER XII.

RISE OF A GILT-EDGED STOCK.

About two weeks after Cassie King's departure, Mr. Black found two picture postals in the morning's mail—one addressed to Harry Morton, the other to Miss Nellie Howard.

Both contained Cassie's new address in Chicago, and informed the recipients that she was working for one of the biggest operators on the Chicago Board of Trade.

Hal carried Miss Howard's card out to her.

"I got one myself, too," he said.

The new stenographer smiled, and then read the few words on her own card.

"I'm delighted to hear that Miss King has secured such a nice position," she remarked.

"Same here," replied Hal. "She's a good girl, and deserves the best of luck."

Miss Howard, short as had been her acquaintance with Cassie, fully agreed with him, for she had taken a great fancy to the girl.

About four weeks later a boom in Southern Railway developed in Wall Street.

Wise ones immediately suspected that a syndicate had been formed to speculate in the rise.

As a matter of fact, they were right in their surmise—a pool of the biggest operators in the Street had been arranged by some enterprising individual on the lookout for another million.

The whole thing had been worked so secretly that the members of it had bought largely of the stock before anyone suspected that a combine for that purpose was in existence, and the consequence was that as soon as the impression leaked out the price of the shares advanced rapidly.

It went up from 105 to 109 before the average broker got wise to the situation.

Hal got on to it about this time, and after some investigation decided to buy some of Southern Railway himself.

He bought 1,000 shares at first, at 110, and a day or two afterward another 1,000 at 112, the whole costing him in margins \$22,000.

Of course he told Tom what he had done.

"You couldn't have done better. Mr. Harley is in this thing to the extent of 10,000 shares. I found that out this morning."

"Why don't you buy a few shares yourself? Haven't you any spare funds?" asked Hal.

"I bought ten shares yesterday at 112."

"Good! Do you want to buy some more?"

"I wish I could," replied Tom, wistfully. "It's a sure winner."

"That's what I think, so I'm going to loan you enough to buy ninety shares. That will give you one hundred in all."

"Why 90 shares would take \$1,170, for it's 113 this morning."

"That's all right. I'll let you have that amount. Come with me up to the safe deposit vaults, and I'll get it for you. Then you can skip around to the little bank in Nassau Street and get hold of it."

Tom was overjoyed, and exceedingly grateful to Hal.

Two days later the price had climbed up five dollars a share more.

When Hal and Tom met on their way to the ferry they shook hands and congratulated each other.

"We ought to make a good thing out of this," said Tom.

"That stock is bound to get as high as 125 or 130, for there's a strong combination behind it."

"That's my opinion, too. I think, however, that we had better sell at 125."

"That's only seven points more than it is now, and the brokers are fighting like cats this morning to get hold of some of the shares."

"Well, I like to be on the safe side. It's the greedy people who generally get caught in the shuffle. Remember, I have over \$22,000, nearly the whole of my capital, up."

"All right," replied Tom. "You're the doctor. I'm using nearly \$1,200 of your good money myself, and if I lost it in this deal I never could make it good. After all, it's a bad practice to borrow money to put up on stocks. I won't do it again, bet your life. I wouldn't have done it this trip, only I figured that the chance of making a haul was worth the risk."

All Wall Street became greatly excited over the rapid rise of Southern Railway, and next day, when the Exchange closed, it was selling at 124 1-8.

Hal found out that Mr. Black was heavily interested in this stock, too, and he calculated that his boss would make maybe \$100,000.

The young messenger had got on quite familiar terms

with Nellie Howard, and took great delight in explaining to her the workings of the market.

"Miss King told me that you actually made \$25,000 inside of three months by lucky deals," she said that afternoon. "I don't see how a boy like you could be so successful when so many grown people are constantly losing their money in similar investments."

"It is all in going about it in the right way. I never buy a stock except when it's much lower than I have good reason to believe it will be in a week hence. Of course, I'm liable to make a mistake any time, and get wiped out; but that misfortune hasn't happened to me yet. Now at this moment I've got nearly every cent of my capital invested in Southern Railway, which is booming at a great rate just now. Ordinarily, I should have been taking desperate chances in putting up all I possess in the deal, for if the stock happened to take a notion to go down instead of up, as I figured, and I was called upon for more margin, I couldn't come up, and consequently the bank where I deal would be obliged to sell me out in order to secure themselves against loss. However, in this instance, Southern Railway is known to be backed by one of the heaviest monied syndicates ever formed in Wall Street; therefore, I calculate I'm pretty secure up to a certain point. I expect to sell out in the morning, as the shares only need to rise an eighth of a point to reach the figure I fixed upon as my selling point. Of course, there is every chance that it will go much higher, from the present outlook, but I'm satisfied with a fair profit, and will keep my eyes skinned for a chance to make another haul later on."

"If you sell to-morrow, how much do you expect to make?"

"I bought 1,000 shares at 110, and a second 1,000 at 112. It closed to-day at 124 7-8. Figuring on 125, which I expect it will open at in the morning, as the demand is heavy, I should make \$28,000, less interest and \$500 commission."

"My goodness! That will make you worth over \$50,000. won't it?"

"That's right."

"You must be very smart to be able to handle such a deal successfully."

"One has got to keep his eyes open, and have a pretty accurate knowledge of Stock Exchange methods."

"I don't see how you can keep run of the matter and at the same time attend properly to your business."

"I manage to do it. When I go to another broker's office I always try to get a look at the ticker, and when I'm sitting around in here I keep a sharp eye on it at every chance I get, so I know pretty nearly all the time how the market is going."

Their conversation ended at this point that day, but it left considerable of an impression on Miss Howard's mind.

She began to entertain a very high respect for the young messenger's business capacity, and she told her mother that night that Harry Morton was bound to be a wealthy man some day.

Next morning Southern Railway opened at 125 3-8, and as soon as Hal saw the quotation on the ticker he started for the telephone booth to notify the bank to dispose of his 2,000 shares.

His bell rang at that moment and he had to go into the private office to see what Mr. Black wanted.

His employer had two notes ready for him to deliver without loss of time, so Hal started off with them.

One was to a broker in the Mills Building in Broad Street, and the other to a lawyer at 115 Broadway.

On his way back Hal took enough time to run up to the bank that was attending to his business.

There was a big crowd around the ticker in the reception-room, and he couldn't get a chance to see the tape, which half a dozen men had hold of and were scanning with great eagerness.

He asked one how Southern Railway was going, and the answer was 128.

"It's going to 130 as fast as it can jump," said another man.

"Well, I'm not going to wait for it to get there," replied Hal, as he walked over to the margin clerk's desk and gave him the order to sell the shares the bank held for him.

"They'll be sold in ten minutes," replied the clerk, going to the telephone.

"That suits me. I wouldn't care if they were sold in five," said Hal, as he walked to the door and made a beeline for his office.

There were half a dozen customers around the office indicator when he entered the reception-room.

He hadn't more than hung up his hat and coat before there was a flurry among them.

He found out that after touching 128 7-8, Southern Railway had gone off a whole point.

He rushed to the telephone and called up Harley & Co.'s office.

"Is Tom Hardy in?" he inquired.

No, Tom was out on an errand, so Hal could not reach him.

He was very anxious to ascertain whether Tom had sold out his shares yet, for Hal didn't like the looks of Southern Railway dropping a point when from all indications it ought to keep right on to 130 at any rate.

When he got back to the reception-room he found the crowd in great excitement.

The next quotation showed another decline in the stock to 127 3-8.

The next was even worse, for it read 126 1-8.

"I guess I'm safe enough," muttered Hal; "but I feel sorry for the rest of the push who bought at a high figure. It looks as if Southern Railway was on the toboggan."

As a matter of fact it was.

The big clique had unloaded the best part of their holdings and no longer cared how the goose flew.

The shorts were in great glee, and hammered away at the market for all they were worth.

Every sale of Southern Railway now showed a decline, and the Exchange was in a turmoil.

Hal rushed in and told Miss Howard how things were running.

His eyes sparkled with excitement, and she thought he never looked quite so handsome as he did at that moment.

"You're not caught, are you?" she asked, with considerable anxiety in her tones, for she, too, was unconsciously interested in the boy's deal.

"No, I'm glad to say. I was at the bank fifteen minutes ago and closed out at what I suppose was 128."

"And what is it now?"

"It's down to 124 3-8, and falling as fast as it can."

"I'm so glad you are safe," she said, in a tone that showed she honestly meant it.

"Thank you, Miss Howard. You are very good to say so."

When the Exchange closed for the day Southern Railway was down to 114, and very feverish, while the whole Street was filled with excited brokers and their customers, many of whom had lost thousands of dollars, while others had been wiped out altogether.

CHAPTER XIII.

A TIP ON COPPER.

Both Hal and Tom worked late that day at their respective offices, but not as late by any means as the counting-room clerks, who had their hands full of accounts to straighten out.

Aaron Black was in great good humor that afternoon, for he had made a big pile out of the rise in Southern Railway, while some of his personal enemies had had poor luck, and were pulling their hair over their losses.

Tom got off first and came over to Black's office to see whether Hal had gone home yet.

He found him getting ready to leave, and waited in the reception-room for him to wash up.

"Well, Tom, I can tell by your face that you sold out before the slump."

"Bet your life I did," chuckled Tom.

"At what price?"

"What price? Why, 126 1-8."

"I tried to sell at the opening figure—125 3-8, but the boss called me to go out on a couple of errands, and so I could not communicate with the bank until I got back in the neighborhood of Nassau Street, when I rushed into the place and found Southern Railway was then going at 128. I sold at that figure. At least, I suppose that is what the 2,000 shares went at. It was a close call for me, as the market broke fifteen minutes later and everything has been going to the dogs since. Lots of people lost money to-day."

"You can gamble they did. One man tried to shoot himself in our office?"

"The dickens he did! Was he cleaned out?"

"He was for a fact. He bought Southern Railway at 126 this morning confidently expecting that it would go to 130 and over. It didn't, you know, and in the scramble he was nowhere."

"I figure that you've made about \$1,300, Tom, while my winnings will count up \$33,000."

"Great Hambones! How much will that make you worth?"

"Close on to \$60,000."

"Well, if you ain't a Wall Street wonder, for a messenger boy, I'm a liar."

Hal, however, had stopped at a news-stand to buy an evening papery, and pretended he did not hear him.

There was high jinks in the Morton home that night when the son of the house announced that he had won \$33,000 that day in Wall Street.

"And how much did Tom win?" asked Hattie eagerly.

"Mr. Hardy, you mean, sis. How can you be so familiar on short acquaintance?" grinned her brother.

"Will you stop teasing me, Harry?" shouted Hattie. "How much did he win?"

"How do you know that he won anything at all? How do you know but he was caught in the shuffle with hundreds of others who are in the dumps to-night?"

"Oh, I know he won something," she asserted.

"Well, I'm not saying whether he did or not. He'll be over after supper, so you can ask him yourself. I'm not giving away any of his secrets. That wouldn't be a fair deal."

"Aren't you just too provoking?" said his sister.

"Oh, I don't know," grinned Hal. "You want to be real good now, for I'm going to give mother a present of \$1,000, and you a little reminder of \$500, on the strength of my coup in Southern Railway."

"You dear, delightful brother! Are you really?"

"That's what I am. Don't you think I can afford it?"

He grabbed her in his arms and waltzed her about the room, and while they were at it Tom Hardy walked in and began to grin like a hyena.

"You two seem to be doing what Adam and Eve once did," he chuckled.

"What's that?" asked Hal, as he and Hattie stopped in their wild whirl.

"Trying to raise Cain."

"Just listen to that joke, Hattie. What do you think ought to be done to him?"

Hattie laughed and broke away from her brother.

"What do you think sis wanted to know a few minutes ago, Tom?"

"I give it up."

"She wanted to know how much you made out of Southern Railway. I told her she'd have to ask you for that information. You want to be careful what you do tell

her, for she'll keep tab on your capital, and if you lose any of it in your next deal you won't hear the last of it."

"The idea! Aren't you awful, Harry Morton!" cried Hattie, with a vivid blush.

"Good-night. I'm going down to the gym. for another lesson," and Hal put on his overcoat, grabbed his hat and was off.

Three months passed away and Summer came on.

Hal's \$58,500 lay all this time in the vaults of the safe deposit company undisturbed, for he saw no chance that he cared to take for putting his funds to work again.

Once he came near buying 5,000 shares of a certain stock which he had heard was about to be boomed; but when he came to think it over he concluded to stay out of it.

It was lucky for him that he did, for the shares after advancing a couple of points, took a bad slump in the other direction, and had he been in the deal he would have lost the bulk of his capital.

One day in the latter part of June, Mr. Black sent him with a package over to his home on Staten Island.

Aaron Black had purchased it with the profits he had made out of Southern Railway, and it was considered one of the finest residences on the island.

Business was very light in Wall Street during the week, so that the most Hal had been doing since Monday was to warm the seat of his office chair.

He was glad of a chance to go to Staten Island, as it was as good as a little excursion for him.

He took a car to the Battery, as he couldn't catch the next boat by walking.

He just reached the ferryboat as the gates were about to be closed.

Skipping on board the boat he went forward and took possession of a campstool on the lower deck near the bow.

Two well-dressed gentlemen were seated near him engaged in earnest conversation.

They looked up as he planted himself near by, but seeing that he was only a good-sized boy, they paid no further attention to him and went on talking without any special reserve.

Hal didn't notice what they were talking about at first, for he was deeply interested in the progress of the boat through the sun-lit waters of the upper bay of New York.

Finally he heard the word "Anaconda" mentioned frequently, and he wondered if the speaker was telling his companion a snake story.

He listened, and it wasn't many minutes before he discovered the true drift of their conversation.

The anaconda they were talking about was not a snake, but a copper mine—the well-known Anaconda Copper Mining Company.

The Anaconda was a subsidiary company of the Amalgamated Copper Co.

One of the gentlemen said that it was a positive fact that Amalgamated was trying to buy all the minority holdings of Anaconda, the ore supply of which was believed to be practically inexhaustible.

"Now," he went on, "I advise you to buy all the Anaconda shares you can get hold of. You will make a good thing out of the deal. The company will pay a dividend next month of \$1.37 1-2 a share, which is 25 cents higher than the April dividend, and 50 cents higher than the January dividend. As soon as this fact is announced you'll find that the shares will participate in a big boom."

"If you are right about the dividend there is no doubt that the stock will go up."

"I can assure you that the dividend will be the sum I stated. I had it straight from my brother, who is secretary of the Board of Directors, and knows whereof he speaks. The people on the inside are buying all the stock that is offered in expectations of the rise. You will have to buy at once if you wish to get any of it, for there is not a great amount of it flying around."

"I will act on your advice, and am much obliged to you for the tip."

"Don't mention it. You are welcome. I have put every dollar I could scrape together into it."

"What did it cost you?"

"Most of it I got around 258. It's my impression that it'll go to 275 or 280. You see, this will be the third quarterly dividend this year. Heretofore it has only paid two a year. Last year, for instance, the May dividend was 75 cents, and the October one \$1.25—\$2 in all. This year it has already paid \$2 in dividends, and with the July one, about to be declared, it will total \$3.37 1-2, so you can easily see what effect that will have on the stock."

"I agree with you," admitted his friend.

"This is the fourth increase made within a year, and it will be generally believed to indicate that the prosperity which the copper trade has been enjoying will continue, despite the efforts of the bears to break the copper corner in London and depress the price of metal there and in this country."

"I have heard that those attacks have been attributed to John C. Clawson and his friends," said the other gentleman.

"That's true. At any rate, these attacks have caused considerable uneasiness among the holders of copper stocks, many of whom have been frightened into throwing over their shares. As a matter of fact, I obtained a good bit of my present holdings from a gentleman whose nerves wouldn't admit of his holding on any longer."

"One man's loss is another man's gain," laughed the other.

"That's no story. People are really foolish to worry over copper. Mr. Jones, assistant to President Peters, of the Amalgamated, has just returned from a six weeks trip to Montana, and he says the mines at Butte never looked as well as at present."

The gentlemen continued to talk over the copper situation until the boat reached her landing, and Hal became so deeply interested in their conversation that he forgot to enjoy the sail over as he had anticipated.

However he was more than repaid by the valuable tip he had obtained.

"I'm going to invest in Anaconda, if I can get it, just as soon as I can get back to the city, you can bet your life," he said to himself. "I think this is the best tip I've got hold of yet. If it isn't a sure winner I don't know what is."

He boarded an electric car, which took him within a couple of blocks of Mr. Black's new home.

He found that it was a fine place.

"I mean to own a home as well as this some day," he thought. "And just to think, people thought Mr. Black was going to the wall eight months ago. Well, it only goes to show that some people are away off in their calculations at times."

Thus speaking, Hal entered the beautiful grounds, walked up to the house, and delivered the package his employer had confided to him.

CHAPTER XIV.

THE JUMP OF ANACONDA.

Mrs. Aaron Black received Hal in her sitting-room and thanked him for bringing over the parcel.

She was so pleased with his good looks and gentlemanly deportment that she insisted on his remaining to lunch.

After the meal she personally showed the young messenger over a portion of the house and grounds, and seemed pleased with the admiration which he expressed.

Hal reached the office about half-past two and found that Mr. Black was out to lunch.

There was no one in the reception-room, and the ticker seemed to be taking things easy.

"This is a good chance for me to see if I can get hold of any Anaconda copper shares," he said to himself.

So he went to the cashier and told him that he wanted to go out on a little personal business.

He was permitted to do so.

He at once went around to the little bank in Nassau Street and asked the margin clerk what it would cost in margins for 1,500 shares of Anaconda, and whether he thought the bank could find that number of shares, as he understood the stock was scarce.

The clerk, who knew Hal pretty well now as an occasional but good customer, remarked:

"So you're going into copper, are you, Morton? Got a wrinkle?"

"I've got an idea Anaconda will advance shortly, that's why I want to buy some of it. Of course, I'm liable to make a mistake, in which case I'll be the loser."

"It's a high-priced article for a chap of limited capital to go into with the idea of making anything to speak of."

"That's right, too. But copper seems to me to be a safer investment than railroads."

The clerk shrugged his shoulders, and then went to the telephone to communicate with the bank's broker.

He came back and told Hal what the bank would charge him to purchase 1,500 shares of Anaconda on a ten per cent. margin, but would not guarantee that they would be able to get it all right away.

"It is going to-day at 260. We will try to get it at that figure; but if it should rise a point or two before we can secure the full amount of shares you want, are you willing to pay an advanced price for the balance?"

Hal said if the bank got 1,000 of the shares at 260, he was willing to go as high as 265 for the balance.

"Come in to-morrow prepared to pay the difference in margins, if any. When will you have your money around here so that we can go ahead?"

"Inside of fifteen minutes," replied Hal.

"All right. As soon as we have the cash I will instruct our broker to buy the shares."

Within the required time Hal had the money at the bank.

The clerk counted it, found it was correct, and gave the boy a memorandum receipt to cover the transaction at 260.

When he started for the telephone to communicate with the bank's broker, Hal started for the door, and was soon back in his office.

Next day Hal went around to the bank to find out how he stood, and learned that the entire 1,500 shares had been bought on the outside for 260, and that therefore no more margin would be required unless the stock went down several points.

When he met Tom Hardy at lunch that afternoon he told him that he had got a tip that Anaconda was in line for a speedy rise in price, and he advised him to buy fifty shares on margin, though the deal would take nearly all of his winnings in Southern Railway.

"I suppose you've bought yourself?" said Tom.

"Yes. I've got control of 1,500 shares; and it cost me about \$40,000 to meet the margin. I hope to make \$15,000 by the transaction."

"It's a fine thing to have the money handy to invest when a good thing heaves in sight," remarked Tom.

"That's what it is. That little \$1,300 you have will help you win \$500 or more if you put it into copper. But you don't want to lose any time, old man. Anaconda is still ruling at 260, but the moment a certain thing is announced you'll see it get an upward move on so quick that it will make your head swim."

"What is this certain thing?" asked Tom curiously.

"I'm not saying anything about it; but you can take my word for it that it's all right."

"You might tell me," persisted Hardy. "You know I won't open my mouth on the matter."

"I'd rather not, Tom. Just buy fifty shares of the stock as I suggested, and do it at once. If I am willing to risk \$40,000 you ought not to hesitate to venture \$1,100, which is about what the shares will cost you if you get them at the present market rates."

"All right, I'll do it," replied his friend, who immedi-

ately went up to the bank in Nassau Street and left his order.

Next day was Saturday, and Hal had arranged that his sister was to come to the office and be introduced to Nellie Howard.

Then the three were to meet Tom and go to lunch together.

About half-past twelve Hattie Morton, attired in her best clothes, made her appearance at Broker Black's office.

Hal was expecting her.

"Make yourself at home, Hattie," said her brother. "I'm the boss of this end of the shanty just now, as Mr. Black has gone away for the day. There's nothing doing anyway. Hasn't been this week. It has been as slow as molasses. I'll run in and see if Miss Howard is prepared to receive you."

Miss Howard was just finishing up her work, and told Hal that she would be at liberty in ten minutes.

Hal returned to his sister, and inside of a quarter of an hour both marched inside to the stenographer's den.

"Miss Howard, this is my sister Hattie," he said. "Hattie, Miss Howard."

The girls smiled and bowed, and expressed the pleasure they felt in making each other's acquaintance.

The three talked together a few moments, then Hal took his sister and introduced her to the cashier, and the other clerks in the office.

It was now time to close up, so Miss Howard got her hat, and then they left the office.

Tom Hardy was waiting for them at the door downstairs, and the four bent their steps toward Hanover Street, where the restaurant was.

Hal ordered the lunch.

"This isn't where you eat all the time, is it, Harry?" asked his sister.

"Well, hardly," grinned her brother. "Sometimes we're lucky to get a sandwich and a cup of coffee on the wing—that's when things are humming. Tom and I eat around in a Broad Street quick lunch-room."

"This is a very nice restaurant," continued Hattie.

"Sure it is. You don't suppose I'd take you to anything else, do you?"

"Of course not."

The lunch was a first-class one, and the four young people enjoyed themselves greatly.

After they had finished they walked down to the Battery and took a boat for Coney Island.

Here they spent the afternoon, and Hal gave Miss Howard the time of her life, while Tom laid out all his spare change on Hattie Morton.

On Monday afternoon the Board of Directors of the Anaconda Copper Mining Co. met and declared an unexpected dividend of \$1.37 1-2 a share.

The news was in all the newspapers next morning, and when the Exchange opened there was something doing around the Anaconda standard.

Orders flowed in from all sides for the stock.

There was very little to be had at the opening bid of 265, and consequently the price mounted like wildfire.

Great excitement ensued among the brokers, and the bidding became so spirited that by noon Anaconda rose to 275 offered with no takers.

During the afternoon the high figures brought considerable shares to the surface, but the excitement continued unabated.

When the Exchange closed at three o'clock Anaconda had risen 18 points since morning.

Hal and Tom sold out their holdings at that figure, Hal making about \$26,500, and Tom something less than \$900.

"We've done better than we expected, Hal," remarked the latter, as they met that afternoon on their way to the ferry.

"That's what we have. You're worth over \$2,000 now."

"Thanks to your tip. How do you stand?"

"I could pay for \$83,000 worth of most anything."

"How many Wall Street messengers could say that?"

"Not many, if any. In fact, mighty few of them could match your \$2,200 at this moment."

"I'm beginning to feel like a capitalist," grinned Tom.

"Oh, you'll get over that when you have made a few thousands more."

"If I was worth as much as you I'd want to throw up my job and open an office of my own."

"That's where you might make a chump of yourself," said Hal, as they walked aboard the ferryboat.

CHAPTER XV.

A POLO GROUND POINTER.

The first of September came around and business began to pick up again in Wall Street.

On Labor Day Hal attended a baseball match at the Polo Grounds.

He went early in order to be sure and get a good front seat in the lower grand stand.

He wanted Tom to accompany him, but that lad had made a previous date with Hattie to take her to Far Rockaway, so he was out of it.

Therefore Hal had to go alone.

He took a seat back of a couple of men, one of whom turned out to be a Wall Street broker.

They were talking very earnestly together in a low tone when Hal walked down and picked out his seat.

To the average boy their talk would have been unintelligible if he had listened to it, but it was different with Hal Morton.

While looking over his score card he couldn't help catching a word or two of what the brokers were conversing about, and the purport of their talk soon began to interest him.

One of the brokers was telling the other that a certain

stock, known as M. & J., was going to be boomed by a small clique of operators.

"Are you certain of this?" asked his companion, eagerly.

"Certainly I am, because our firm is going to do the booming."

"But M. & J. is a queer road to boom, don't you think. It is seldom heard from, and hasn't fluctuated five points to my knowledge in the last year or two."

"That's right. It's a good stock, and has been closely held, that's why you haven't seen it dealt in much on 'Change. One of the largest holders, however, died about three months ago and his executors are going to realize on his holdings. The other directors have arranged to take over his shares and divide them pro rata among themselves. The deal will be concluded next Wednesday. Then the directors are going to make certain announcements which will draw attention to the stock. As there is not a great deal on the market the price is sure to go up as soon as people begin to bid for it. At the proper time the directors will unload several thousand shares secretly on the market in small lots, so as not to attract notice. When this shall have been accomplished a bear movement will be inaugurated to beat down the price of the stock, and when it gets down to a sufficiently low figure the directors of the road will buy it back again, and the difference between what they sold it for and what they will give to get it back will, of course, represent the profit they will make on the transaction."

"I'd like to get hold of some of this stock before it begins to rise."

"That is just what I want you to do. You can raise enough money to handle 10,000 shares at 80, if I am not mistaken."

The man nodded.

"Very good. I'll put you on to a lawyer who has that amount to dispose of to close up an estate. Go around to his office first thing in the morning and buy the block. If you haven't got all the cash handy, pay him ten per cent. down and agree to pay the balance in twenty-four or forty-eight hours. My share in this transaction must be one-third of the profits."

"That's pretty stiff", isn't it, considering I've got to furnish the money and take all the risk of the deal on my shoulders?" asked his friend.

"Not at all. You won't take any risk at all."

"Why won't I?"

"Because in return for the one-third profit I'm going to tip you off when to sell out. That will be at the top price of the market. You must go into the visitors' gallery of the Exchange on the day I notify you to do so. Then keep your eyes fixed on the M. & J. Standard. You will see me in the crowd. At a certain time I will wave my handkerchief in the air. At that signal lose no time in getting into communication with your broker. Unload in small lots so as not to disturb the market, and then we will both reap our reward."

"I will do it," replied the other enthusiastically. "What is the name of the man who holds the 10,000 shares?"

"Horatio Hall, room —, Mills Building."

The gentleman made a note of the name and address in his memorandum book, and Hal, who was an interested listener to all this, did the same on his score card.

"Now," went on the broker, "if by any means you should fail to get hold of those shares belonging to Hall, call at my office and I can put you on to two other men who have blocks of the stock; but you may have to pay a fraction above the market price to induce them to sell."

"All right," replied his friend.

That was all that passed between them on the subject, as the Boston team came on the field at that moment, and the gentlemen turned their whole attention to the diamond.

While Hal watched the Hub ball tossers go through their preliminary stunts in getting warmed up for the game, he did a good bit of serious thinking.

Here was a dandy tip served up to him on a platter.

He must take immediate advantage of it.

Making a mental calculation he believed that he had enough money to purchase 10,000 shares of M. & J. at 80 on a ten per cent. margin.

The question was how was he to work it?

"I can make a deposit on the purchase price and then get the bank to engineer the deal for me," mused Hal. "It will be a pretty large transaction for that bank to handle, I'm thinking, but I guess it will manage somehow to do it for the sake of the big commission that is in it."

It was a mighty big deal for a boy of Hal's years to engage in, but he had the nerve to undertake anything that seemed to promise a good profit.

Hal could not keep his attention wholly on the game, so worked up was he at the prospect of the rich haul he had in view.

"I'll have to get leave of absence from the office somehow, for I never could carry this scheme through successfully without giving my attention wholly to it. It's altogether too large and important, and every cent of my money will be involved in it, for me to take any chances. I must get a good look at this gentleman in front who expects to purchase those shares in the morning. I shall want to be able to recognize him when I see him again. If I get those shares ahead of him, I want to find out whether he had succeeded in buying all the shares he wants elsewhere. If he has bought them he'll be in the gallery of the Exchange on a certain day to watch for the broker's signal. I must be there every day on the lookout for him. If I find out that he had got the shares I'll wait for the signal myself and use it to my own advantage. If I can't find out that he has them I must work the deal as my own judgment suggests. I think this will be a good test of my ability as a Wall Street operator. I must not make a mistake, for if I do, then good-bye to my \$80,000. I'll be strapped once more, and will have to begin all over again."

Hal was as nervous as a star on the first night of a new

play that evening when he got home, and he hurried down to the gym. after supper to try and work it off.

He put on the gloves with Professor Elliott, and they had it hot and heavy for three rounds, before an admiring audience of the patrons of the establishment.

Then Hal went home and made straight for bed.

It took him some time to get asleep.

When he did he was troubled with all sorts of queer dreams until well toward morning when he got a few hours of real rest.

He left for Wall Street earlier than usual, not waiting for his friend Tom.

He was at the safe deposit vaults promptly at nine o'clock, when it opened up to customers.

He left word at his office that he would not be back for an hour at least.

The cashier saw from his manner that something out of the usual order was in the wind, and said he would tell Mr. Black that he would not be back until ten or later.

Hal then started for Mr. Horatio Hall's office in the Mills Building.

That gentleman was already at his desk.

He was a lawyer whose whole attention was devoted to the management of big estates.

Hal obtained an interview and stated the object of his visit in a few words direct to the point.

"Who do you represent, Mr. Morton?" asked the lawyer.

"That is a matter which must remain in the background if you have no objection, sir."

"Oh, very well. The person you represent sent you to me to purchase the 10,000 shares of M. & J. stock which I hold in trust for one of the estates I control. Is that it?"

"Yes, sir, provided you are prepared to sell at the market price of 80."

"Wait a moment, please."

Mr. Hall put the receiver of his desk telephone to his ear.

After connecting with a well-known broker, he asked what M. & J. was going at.

The answer he received was that it closed at 80 on Saturday and would probably rule at that during the day.

"You can have the shares for \$800,000 cash, Mr. Morton," he said, turning to Hal.

"I'll take them if you will accept 10 per cent. down, and the balance through the Nassau Street bank, inside of forty-eight hours," replied Hal, in a tingle of excitement, at the size of the deal he was trying to put through.

"I accept your offer," replied Mr. Hall.

"Then put it on paper," answered the boy, pulling out his wad of bills.

The lawyer complied and Hal paid over \$80,000 to him, taking a receipt therefor and the gentleman's signed agreement.

As the young messenger went out of the office he almost ran against the gentleman who had been at the ball game with the broker the afternoon before.

Evidently he was after the shares himself.

"This is where I have scored my first point," chuckled Hal, as he made for the elevator.

He hastened to the little bank in Nassau Street, and this time asked to see the cashier.

He astonished that personage with the proposition he laid before him.

"This is a pretty big deal you want us to carry for you, young man," remarked the cashier.

"That may be, sir, but it's a winner just the same."

"How do you know it is?" asked the cashier in some surprise.

"Because I'm working on a first-class tip."

The cashier considered a few minutes, then went in and consulted with the president, who had just arrived.

In the end the bank decided to help the boy, taking his receipt for the sum of \$80,000 which he had paid to Mr. Hall in lieu of margin, and the memorandum of the agreement the lawyer had signed.

"Now write out an order on Mr. Hall to deliver the stock to this bank on payment of \$720,000," said the cashier.

Hal did so, and that completed the deal.

CHAPTER XVI.

THE YOUNG WONDER OF WALL STREET.

There was nothing doing in M. & J. shares until Friday morning, when the newspapers printed a long article about certain developments in the road which promised to add largely to its income.

Then there was a demand for the stock on the Exchange, and it began to go up.

The last quotation that afternoon was 86.

"That means I am \$60,000 ahead of the game if I chose to sell out, but I don't choose to sell yet. The game has only begun. I shall not show up at the office until this deal has been put through."

Tom noticed that there was something the matter with his friend.

"Are you in another deal, old man?" he asked, when they came together that afternoon.

"Yes," replied Hal, laconically.

"What is it this time?" inquired Hardy, growing interested at once.

"I can't tell you a word except that almost every dollar of my capital is up on this turn of the die. I stand to more than double my money or else go broke before this time next week," replied Hal, so seriously that Tom knew he meant it and gave utterance to a prolonged whistle.

"I hope you are working on a good thing," said Tom, earnestly.

"I am. I have what I feel is a sure tip, the only thing is to be able to swing the deal all right, and that's no fool of a job for a boy, for it involves a matter of \$800,000."

"My gracious!" exclaimed Tom, and that was all he said on the subject, for he saw that Hal did not want to be bothered.

Next morning Hal sent a telegram to Mr. Black, saying he would not be able to show up for several days—giving no reason, and taking his chances of losing his position.

The first thing he did in the morning was to call on the cashier of the Nassau Street bank.

"I want to make arrangements with you to sell my M. & J. shares immediately on the receipt of the password 'Hall' over the 'phone. There must be no mistake, for I stand to win or lose on the result of your action."

"It shall be done, Mr. Morton," said the cashier, regarding the young nervy operator with a good deal of admiration, for he recognized the lad's business abilities.

Hal had found out that this man's name was Brown, and that he had bought outright 10,000 shares in several lots of M. & J.

When the Exchange closed at noon M. & J. shares had advanced to 90.

Mr. Brown had not made his appearance in the gallery, and so Hal figured that the stock would go higher.

On Monday it rose to 98 by noon, and Hal was so excited watching the uproar on the floor that he forgot to keep his eyes open for Mr. Brown.

Suddenly he saw a man on the fringe of the crowd about the M. & J. standard give the preconcerted signal.

Hal was taken quite by surprise.

Then he turned his head around and saw the coattails of a man disappearing down the stairs.

He rushed after him and recognized Mr. Brown as he ran out on Broad Street.

"That settles it," breathed the young messenger.

He rushed for the nearest telephone booth, and calling up the little bank, gave the person at the other end of the wire the secret password, and received back word that it was understood and would be acted on at once.

Hal then ran back into the gallery and arrived in time to see the flurry which ensued when his shares were thrown in four lots of 2,500 on the market.

They were taken without trouble by various brokers who were after the stock.

At that moment Mr. Brown's 10,000 shares were offered, in lots of 2,000 shares.

They would have gone off all right, too, but for the fact that some big operator threw two lots of 5,000 each on the market at the same moment.

M. & J. not being supported staggered under the impact. The bears at once perceived their advantage and jumped in.

In a moment M. & J. began to tumble and a wild panic ensued.

Hal watched it all transfixed.

With a white face he dashed out of the building and made for the bank.

Rushing into the cashier's office, he gasped out:

"The market has gone to pieces! Everything is smashed. Am I safe or am I in the soup?"

"I personally telephoned your order to sell to our representative fifteen minutes ago. I will call him up and see how things are."

In five minutes the reply came back that Hal's 10,000 shares had been disposed of at 98.

"You're all right, Mr. Morton. Allow me to congratulate you on your success. This is one of the biggest deals we ever handled for any one not a regular broker. For a boy of your years it is simply marvelous how you managed to get out at the very nick of time. I think you ought to be christened the Young Wonder of Wall Street."

Deducting commissions and interest Hal calculated that he had cleared \$175,000, which made him worth a little over a quarter of a million.

Flushed with victory, he walked into his office and reported for duty, the richest messenger boy, by long odds, in the Street.

A great surprise, however, awaited him.

The office was in a turmoil, for Aaron Black lay on the floor of his private room at the point of death, from a stroke of paralysis.

A physician had been hurriedly summoned, and he had succeeded in reviving the stricken man, but he said that the broker would not survive twenty-four hours.

Then he dictated a statement which Miss Howard at his request took down in long hand, and its import thoroughly startled and unnerved her, for it accounted for the missing £10,000, which had belonged to her father.

Hal Morton was called inside to witness his signature to the document, which was read to him by Miss Howard and duly acknowledged to be the truth by the dying broker.

Aaron Black died that night at his home, and his widow made good the captain's money to Mrs. Howard.

Hal Morton ceased to be a messenger boy with Mr. Black's death, and went into business for himself a short time after.

This summer he reached his majority and in June married Nellie Howard, the only child of the late Captain Joe Howard, of the ship Malta.

He is rated as being worth over half a million, and is considered the YOUNG WONDER OF WALL STREET.

THE END.

Read "MAKING HIS MARK; OR, THE BOY WHO BECAME PRESIDENT," which will be the next number (54) of "Fame and Fortune Weekly."

SPECIAL NOTICE: All back numbers of this weekly are always in print. If you cannot obtain them from any newsdealer, send the price in money or postage stamps by mail to FRANK TOUSEY, PUBLISHER, 24 UNION SQUARE, NEW YORK, and you will receive the copies you order by return mail.

WILD WEST WEEKLY

A Magazine Containing Stories, Sketches, etc., of Western Life.

BY AN OLD SCOUT.

32 PAGES

PRICE 5 CENTS.

32 PAGES.

EACH NUMBER IN A HANDSOME COLORED COVER.

All of these exciting stories are founded on facts. Young Wild West is a hero with whom the author was acquainted. His daring deeds and thrilling adventures have never been surpassed. They form the base of the most dashing stories ever published. Read the following numbers of this most interesting magazine and be convinced:

LATEST ISSUES:

- | | |
|--|---|
| 146 Young Wild West's Lively Time; or, The Dandy Duck of the Diggings. | 176 Young Wild West and the Magic Mine; or, How Arietta Solved a Mystery. |
| 147 Young Wild West at Hold-Up Canyon; or, Arietta's Great Victory. | 177 Young Wild West as a Cavalry Scout; or, Saving the Settlers. |
| 148 Young Wild West's Square Deal; or, Making the "Bad" Men Good. | 178 Young Wild West Beating the Bandits; or, Arietta's Best Shot. |
| 149 Young Wild West Cowing the Cowboys; or, Arietta and the Prairie Fire. | 179 Young Wild West and "Crazy Hawk"; or, The Redskins' Last Raid. |
| 150 Young Wild West and Navajo Ned; or, The Hunt for the Half-Breed Hermit. | 180 Young Wild West Chasing the Cowboys; or, Arietta the Lariat Queen. |
| 151 Young Wild West's Virgin Vein; or, Arietta and the Cave-in. | 181 Young Wild West and the Treacherous Trapper; or, Lost in the Great North Woods. |
| 152 Young Wild West's Cowboy Champions; or, The Trip to Kansas City. | 182 Young Wild West's Dash to Deadwood; or, Arietta and the Kidnappers. |
| 153 Young Wild West's Even Chance; or, Arietta's Presence of Mind. | 183 Young Wild West's Silver Scoop; or, Cleaning Up a Hundred Thousand. |
| 154 Young Wild West and the Flattened Bullet; or, The Man Who Would not Drop. | 184 Young Wild West and the Oregon Outlaws; or, Arietta as a "Judge." |
| 155 Young Wild West's Gold Game; or, Arietta's Full Hand. | 185 Young Wild West and "Mexican Matt"; or, Routing the Rawhide Rangers. |
| 156 Young Wild West's Cowboy Scrimmage; or, Cooking a Crowd of Crooks. | 186 Young Wild West and the Comanche Queen; or, Arietta as an Archer. |
| 157 Young Wild West and the Arizona Athlete; or, The Duel that Lasted a Week. | 187 Young Wild West and the "Gold Ring"; or, The Flashy Five of Four Flush. |
| 158 Young Wild West and the Kansas Cowboys; or, Arietta's Clean Score. | 188 Young Wild West's Double Rescue; or, Arietta's Race With Death. |
| 159 Young Wild West Doubling His Luck; or, The Mine that Made a Million. | 189 Young Wild West and the Texas Rangers; or, Crooked Work on the Rio Grande. |
| 160 Young Wild West and the Loop of Death; or, Arietta's Gold Cache. | 190 Young Wild West's Branding Bee; or, Arietta and the Cow Punchers. |
| 161 Young Wild West at Bolling Butte; or, Hop Wah and the High-binders. | 191 Young Wild West and His Partner's Pile, and How Arietta Saved It. |
| 162 Young Wild West Paying the Pawnees; or, Arietta Held for Ransom. | 193 Young Wild West's Buckhorn Bowtie, and How It Saved His Partners. |
| 163 Young Wild West's Shooting Match; or, The "Show-Down" at Shasta. | 194 Young Wild West in the Haunted Hills; or, Arietta and the Aztec Arrow. |
| 164 Young Wild West at Death Divide; or, Arietta's Great Fight. | 195 Young Wild West's Cowboy Dance; or, Arietta's Annoying Admirer. |
| 165 Young Wild West and the Scarlet Seven; or, Arietta's Daring Leap. | 196 Young Wild West's Double Shot; or, Cheyenne Charlie's Life Line. |
| 166 Young Wild West's Mirror Shot; or, Rattling the Renegades. | 197 Young Wild West at Gold Gorge; or, Arietta and the Drop of Death. |
| 167 Young Wild West and the Greaser Gang; or, Arietta as a Spy. | 198 Young Wild West and the Gulf Gang; or, Arietta's Three Shots. |
| 168 Young Wild West losing a Million; or, How Arietta Helped Him Out. | 199 Young Wild West's Treasure Trove; or, The Wonderful Luck of the Girls. |
| 169 Young Wild West and the Railroad Robbers; or, Lively Work in Utah. | 200 Young Wild West's Leap in the Dark; or, Arietta and the Underground Stream. |
| 170 Young Wild West Corraling the Cow-Punchers; or, Arietta's Swim for Life. | 201 Young Wild West and the Silver Queen; or, The Fate of the Mystic Ten. |
| 171 Young Wild West "Facing the Music"; or, The Mistake the Lynchers Made. | 202 Young Wild West Striking it Rich; or, Arietta and the Cave of Gold. |
| 172 Young Wild West and "Montana Mose"; or, Arietta's Messenger of Death. | 203 Young Wild West's Relay Race; or, The Fight at Fort Feather. |
| 173 Young Wild West at Grizzly Gulch; or, The Shot that Saved the Camp. | 204 Young Wild West and the "Crooked Cowboys"; or, Arietta and the Cattle Stampede. |
| 174 Young Wild West on the Warpath; or, Arietta Among the Apaches. | 205 Young Wild West at Sizzling Fork; or, A Hot Time with the Claim Jumpers. |
| 175 Young Wild West and "Nebraska Nick"; or, The Cattle Thieves of the Platte. | 206 Young Wild West and Big "Buffalo"; or, Arietta at the Stake. |
| | 207 Young Wild West Raiding the Raiders; or, The Vengeance of the Vigilants. |
| | 208 Young Wild West's Royal Flush; or, Arietta and the Gamblers. |

For sale by all newsdealers, or will be sent to any address on receipt of price, 5 cents per copy, in money or postage stamps, by

FRANK TOUSEY, Publisher,

24 Union Square, New York

IF YOU WANT ANY BACK NUMBERS

of our Libraries and cannot procure them from newsdealers, they can be obtained from this office direct. Cut out and fill in the following Order Blank and send it to us with the price of the books you want and we will send them to you by return mail. POSTAGE STAMPS TAKEN THE SAME AS MONEY.

FRANK TOUSEY, Publisher, 24 Union Square, New York.

.....190

DEAR SIR—Enclosed find.....cents for which please send me:

- | | |
|--|-------|
|copies of WORK AND WIN, Nos..... | |
| " " WIDE AWAKE WEEKLY, Nos..... | |
| " " FAME AND FORTUNE WEEKLY, Nos..... | |
| " " WILD WEST WEEKLY, Nos..... | |
| " " THE LIBERTY BOYS OF '76, Nos..... | |
| " " PLUCK AND LUCK, Nos..... | |
| " " SECRET SERVICE, Nos..... | |
| " " Ten-Cent Hand Books, Nos..... | |

Name.....Street and No.....Town.....State.....

THE STAGE.

No. 41. **THE BOYS OF NEW YORK END MEN'S JOKE BOOK.**—Containing a great variety of the latest jokes used by the most famous end men. No amateur minstrels is complete without this wonderful little book.

No. 42. **THE BOYS OF NEW YORK STUMP SPEAKER.**—Containing a varied assortment of stump speeches, Negro, Dutch and Irish. Also end men's jokes. Just the thing for home amusement and amateur shows.

No. 45. **THE BOYS OF NEW YORK MINSTREL GUIDE AND JOKE BOOK.**—Something new and very instructive. Every boy should obtain this book, as it contains full instructions for organizing an amateur minstrel troupe.

No. 65. **MULDOON'S JOKES.**—This is one of the most original joke books ever published, and it is brimful of wit and humor. It contains a large collection of songs, jokes, conundrums, etc., of Terrence Muldoon, the great wit, humorist, and practical joker of the day. Every boy who can enjoy a good substantial joke should obtain a copy immediately.

No. 79. **HOW TO BECOME AN ACTOR.**—Containing complete instructions how to make up for various characters on the stage; together with the duties of the Stage Manager, Prompter, Scenic Artist and Property Man. By a prominent Stage Manager.

No. 80. **GUS WILLIAMS' JOKE BOOK.**—Containing the latest jokes, anecdotes and funny stories of this world-renowned and ever popular German comedian. Sixty-four pages; handsome colored cover containing a half-tone photo of the author.

HOUSEKEEPING.

No. 16. **HOW TO KEEP A WINDOW GARDEN.**—Containing full instructions for constructing a window garden either in town or country, and the most approved methods for raising beautiful flowers at home. The most complete book of the kind ever published.

No. 30. **HOW TO COOK.**—One of the most instructive books on cooking ever published. It contains recipes for cooking meats, fish, game, and oysters; also pies, puddings, cakes and all kinds of pastry, and a grand collection of recipes by one of our most popular cooks.

No. 37. **HOW TO KEEP HOUSE.**—It contains information for everybody, boys, girls, men and women; it will teach you how to make almost anything around the house, such as parlor ornaments, brackets, cements, Aeolian harps, and bird lime for catching birds.

ELECTRICAL.

No. 46. **HOW TO MAKE AND USE ELECTRICITY.**—A description of the wonderful uses of electricity and electro magnetism; together with full instructions for making Electric Toys, Batteries, etc. By George Trebel, A. M., M. D. Containing over fifty illustrations.

No. 64. **HOW TO MAKE ELECTRICAL MACHINES.**—Containing full directions for making electrical machines, induction coils, dynamos, and many novel toys to be worked by electricity. By R. A. R. Bennett. Fully illustrated.

No. 67. **HOW TO DO ELECTRICAL TRICKS.**—Containing a large collection of instructive and highly amusing electrical tricks, together with illustrations. By A. Anderson.

ENTERTAINMENT.

No. 9. **HOW TO BECOME A VENTRILOQUIST.**—By Harry Kennedy. The secret given away. Every intelligent boy reading this book of instructions, by a practical professor (delighting multitudes every night with his wonderful imitations), can master the art, and create any amount of fun for himself and friends. It is the greatest book ever published, and there's millions (of fun) in it.

No. 20. **HOW TO ENTERTAIN AN EVENING PARTY.**—A very valuable little book just published. A complete compendium of games, sports, card diversions, comic recitations, etc., suitable for parlor or drawing-room entertainment. It contains more for the money than any book published.

No. 35. **HOW TO PLAY GAMES.**—A complete and useful little book, containing the rules and regulations of billiards, bagatelle, backgammon, croquet, dominoes, etc.

No. 36. **HOW TO SOLVE CONUNDRUMS.**—Containing all the leading conundrums of the day, amusing riddles, curious catches and witty sayings.

No. 52. **HOW TO PLAY CARDS.**—A complete and handy little book, giving the rules and full directions for playing Euchre, Cribbage, Casino, Forty-Five, R. ce, Pedro Sancho, Draw Poker, Auction Pitch, All Fours, and many other popular games of cards.

No. 66. **HOW TO DO PUZZLES.**—Containing over three hundred interesting puzzles and conundrums, with key to same. A complete book. Fully illustrated. By A. Anderson.

ETIQUETTE.

No. 13. **HOW TO DO IT; OR, BOOK OF ETIQUETTE.**—It is a great life secret, and one that every young man desires to know all about. There's happiness in it.

No. 33. **HOW TO BEHAVE.**—Containing the rules and etiquette of good society and the easiest and most approved methods of appearing to good advantage at parties, balls, the theatre, church, and in the drawing-room.

DECLAMATION.

No. 27. **HOW TO RECITE AND BOOK OF RECITATIONS.**—Containing the most popular selections in use, comprising Dutch dialect, French dialect, Yankee and Irish dialect pieces, together with many standard readings.

No. 31. **HOW TO BECOME A SPEAKER.**—Containing fourteen illustrations, giving the different positions requisite to become a good speaker, reader and elocutionist. Also containing gems from all the popular authors of prose and poetry, arranged in the most simple and concise manner possible.

No. 49. **HOW TO DEBATE.**—Giving rules for conducting debates, outlines for debates, questions for discussion, and the best sources for procuring information on the questions given.

SOCIETY.

No. 3. **HOW TO FLIRT.**—The arts and wiles of flirtation are fully explained by this little book. Besides the various methods of handkerchief, fan, glove, parasol, window and hat flirtation, it contains a full list of the language and sentiment of flowers, which is interesting to everybody, both old and young. You cannot be happy without one.

No. 4. **HOW TO DANCE** is the title of a new and handsome little book just issued by Frank Tousey. It contains full instructions in the art of dancing, etiquette in the ball-room and at parties, how to dress, and full directions for calling off in all popular square dances.

No. 5. **HOW TO MAKE LOVE.**—A complete guide to love, courtship and marriage, giving sensible advice, rules and etiquette to be observed, with many curious and interesting things not generally known.

No. 17. **HOW TO DRESS.**—Containing full instruction in the art of dressing and appearing well at home and abroad, giving the selections of colors, material, and how to have them made up.

No. 18. **HOW TO BECOME BEAUTIFUL.**—One of the brightest and most valuable little books ever given to the world. Everybody wishes to know how to become beautiful, both male and female. The secret is simple, and almost costless. Read this book and be convinced how to become beautiful.

BIRDS AND ANIMALS.

No. 7. **HOW TO KEEP BIRDS.**—Handsomely illustrated and containing full instructions for the management and training of the canary, mockingbird, bobolink, blackbird, parrot, etc.

No. 39. **HOW TO RAISE DOGS, POULTRY, PIGEONS AND RABBITS.**—A useful and instructive book. Handsomely illustrated. By Ira Drowlaw.

No. 40. **HOW TO MAKE AND SET TRAPS.**—Including hints on how to catch moles, weasels, otter, rats, squirrels and birds. Also how to cure skins. Copiously illustrated. By J. Harrington Keene.

No. 50. **HOW TO STUFF BIRDS AND ANIMALS.**—A valuable book, giving instructions in collecting, preparing, mounting and preserving birds, animals and insects.

No. 54. **HOW TO KEEP AND MANAGE PETS.**—Giving complete information as to the manner and method of raising, keeping, taming, breeding, and managing all kinds of pets; also giving full instructions for making cages, etc. Fully explained by twenty-eight illustrations, making it the most complete book of the kind ever published.

MISCELLANEOUS.

No. 8. **HOW TO BECOME A SCIENTIST.**—A useful and instructive book, giving a complete treatise on chemistry; also experiments in acoustics, mechanics, mathematics, chemistry, and directions for making fireworks, colored fires, and gas balloons. This book cannot be equalled.

No. 14. **HOW TO MAKE CANDY.**—A complete hand-book for making all kinds of candy, ice-cream, syrups, essences, etc., etc.

No. 84. **HOW TO BECOME AN AUTHOR.**—Containing full information regarding choice of subjects, the use of words and the manner of preparing and submitting manuscript. Also containing valuable information as to the neatness, legibility and general composition of manuscript, essential to a successful author. By Prince Hiland.

No. 38. **HOW TO BECOME YOUR OWN DOCTOR.**—A wonderful book, containing useful and practical information in the treatment of ordinary diseases and ailments common to every family. Abounding in useful and effective recipes for general complaints.

No. 55. **HOW TO COLLECT STAMPS AND COINS.**—Containing valuable information regarding the collecting and arranging of stamps and coins. Handsomely illustrated.

No. 58. **HOW TO BE A DETECTIVE.**—By Old King Brady, the world-known detective. In which he lays down some valuable and sensible rules for beginners, and also relates some adventures and experiences of well-known detectives.

No. 60. **HOW TO BECOME A PHOTOGRAPHER.**—Containing useful information regarding the Camera and how to work it; also how to make Photographic Magic Lantern Slides and other Transparencies. Handsomely illustrated. By Captain W. De W. Abney.

No. 62. **HOW TO BECOME A WEST POINT MILITARY CADET.**—Containing full explanations how to gain admittance, course of Study, Examinations, Duties, Staff of Officers, Post Guard, Police Regulations, Fire Department, and all a boy should know to be a Cadet. Compiled and written by Lu Senarens, author of "How to Become a Naval Cadet."

No. 63. **HOW TO BECOME A NAVAL CADET.**—Complete instructions of how to gain admission to the Annapolis Naval Academy. Also containing the course of instruction, description of grounds and buildings, historical sketch, and everything a boy should know to become an officer in the United States Navy. Compiled and written by Lu Senarens, author of "How to Become a West Point Military Cadet."

These Books Tell You Everything!

A COMPLETE SET IS A REGULAR ENCYCLOPEDIA!

Each book consists of sixty-four pages, printed on good paper, in clear type and neatly bound in an attractive, illustrated cover. Most of the books are also profusely illustrated, and all of the subjects treated upon are explained in such a simple manner that any child can thoroughly understand them. Look over the list as classified and see if you want to know anything about the subjects mentioned.

THESE BOOKS ARE FOR SALE BY ALL NEWSDEALERS OR WILL BE SENT BY MAIL TO ANY ADDRESS FROM THIS OFFICE ON RECEIPT OF PRICE, TEN CENTS EACH, OR ANY THREE BOOKS FOR TWENTY-FIVE CENTS. POSTAGE STAMPS TAKEN THE SAME AS MONEY. Address FRANK TOUSEY, Publisher, 24 Union Square, N.Y.

MESMERISM.

No. 81. HOW TO MESMERIZE.—Containing the most approved methods of mesmerism; also how to cure all kinds of diseases by animal magnetism, or, magnetic healing. By Prof. Leo Hugo Koch, A. C. S., author of "How to Hypnotize," etc.

PALMISTRY.

No. 82. HOW TO DO PALMISTRY.—Containing the most approved methods of reading the lines on the hand, together with a full explanation of their meaning. Also explaining phrenology, and the key for telling character by the bumps on the head. By Leo Hugo Koch, A. C. S. Fully illustrated.

HYPNOTISM.

No. 83. HOW TO HYPNOTIZE.—Containing valuable and instructive information regarding the science of hypnotism. Also explaining the most approved methods which are employed by the leading hypnotists of the world. By Leo Hugo Koch, A.C.S.

SPORTING.

No. 21. HOW TO HUNT AND FISH.—The most complete hunting and fishing guide ever published. It contains full instructions about guns, hunting dogs, traps, trapping and fishing, together with descriptions of game and fish.

No. 26. HOW TO ROW, SAIL AND BUILD A BOAT.—Fully illustrated. Every boy should know how to row and sail a boat. Full instructions are given in this little book, together with instructions on swimming and riding, companion sports to boating.

No. 47. HOW TO BREAK, RIDE AND DRIVE A HORSE.—A complete treatise on the horse. Describing the most useful horses for business, the best horses for the road; also valuable recipes for diseases peculiar to the horse.

No. 48. HOW TO BUILD AND SAIL CANOES.—A handy book for boys, containing full directions for constructing canoes and the most popular manner of sailing them. Fully illustrated. By C. Stansfield Hicks.

FORTUNE TELLING.

No. 1. NAPOLEON'S ORACULUM AND DREAM BOOK.—Containing the great oracle of human destiny; also the true meaning of almost any kind of dreams, together with charms, ceremonies, and curious games of cards. A complete book.

No. 23. HOW TO EXPLAIN DREAMS.—Everybody dreams, from the little child to the aged man and woman. This little book gives the explanation to all kinds of dreams, together with lucky and unlucky days, and "Napoleon's Oraculum," the book of fate.

No. 28. HOW TO TELL FORTUNES.—Everyone is desirous of knowing what his future life will bring forth, whether happiness or misery, wealth or poverty. You can tell by a glance at this little book. Buy one and be convinced. Tell your own fortune. Tell the fortune of your friends.

No. 76. HOW TO TELL FORTUNES BY THE HAND.—Containing rules for telling fortunes by the aid of lines of the hand, or the secret of palmistry. Also the secret of telling future events by aid of moles, marks, scars, etc. Illustrated. By A. Anderson.

ATHLETIC.

No. 6. HOW TO BECOME AN ATHLETE.—Giving full instruction for the use of dumb bells, Indian clubs, parallel bars, horizontal bars and various other methods of developing a good, healthy muscle; containing over sixty illustrations. Every boy can become strong and healthy by following the instructions contained in this little book.

No. 10. HOW TO BOX.—The art of self-defense made easy. Containing over thirty illustrations of guards, blows, and the different positions of a good boxer. Every boy should obtain one of these useful and instructive books, as it will teach you how to box without an instructor.

No. 25. HOW TO BECOME A GYMNAST.—Containing full instructions for all kinds of gymnastic sports and athletic exercises. Embracing thirty-five illustrations. By Professor W. Macdonald. A handy and useful book.

No. 34. HOW TO FENCE.—Containing full instruction for fencing and the use of the broadsword; also instruction in archery. Described with twenty-one practical illustrations, giving the best positions in fencing. A complete book.

TRICKS WITH CARDS.

No. 51. HOW TO DO TRICKS WITH CARDS.—Containing explanations of the general principles of sleight-of-hand applicable to card tricks; of card tricks with ordinary cards, and not requiring sleight-of-hand; of tricks involving sleight-of-hand, or the use of specially prepared cards. By Professor Haffner. Illustrated.

No. 72. HOW TO DO SIXTY TRICKS WITH CARDS.—Embracing all of the latest and most deceptive card tricks, with illustrations. By A. Anderson.

No. 77. HOW TO DO FORTY TRICKS WITH CARDS.—Containing deceptive Card Tricks as performed by leading conjurers and magicians. Arranged for home amusement. Fully illustrated.

MAGIC.

No. 2. HOW TO DO TRICKS.—The great book of magic and card tricks, containing full instruction on all the leading card tricks of the day, also the most popular magical illusions as performed by our leading magicians; every boy should obtain a copy of this book, as it will both amuse and instruct.

No. 22. HOW TO DO SECOND SIGHT.—Heller's second sight explained by his former assistant, Fred Hunt, Jr. Explaining how the secret dialogues were carried on between the magician and the boy on the stage; also giving all the codes and signals. The only authentic explanation of second sight.

No. 43. HOW TO BECOME A MAGICIAN.—Containing the grandest assortment of magical illusions ever placed before the public. Also tricks with cards, incantations, etc.

No. 68. HOW TO DO CHEMICAL TRICKS.—Containing over one hundred highly amusing and instructive tricks with chemicals. By A. Anderson. Handsomely illustrated.

No. 69. HOW TO DO SLEIGHT OF HAND.—Containing over fifty of the latest and best tricks used by magicians. Also containing the secret of second sight. Fully illustrated. By A. Anderson.

No. 70. HOW TO MAKE MAGIC TOYS.—Containing full directions for making Magic Toys and devices of many kinds. By A. Anderson. Fully illustrated.

No. 73. HOW TO DO TRICKS WITH NUMBERS.—Showing many curious tricks with figures and the magic of numbers. By A. Anderson. Fully illustrated.

No. 75. HOW TO BECOME A CONJUROR.—Containing tricks with Dominoes, Dice, Cups and Balls, Hats, etc. Embracing thirty-six illustrations. By A. Anderson.

No. 78. HOW TO DO THE BLACK ART.—Containing a complete description of the mysteries of Magic and Sleight of Hand, together with many wonderful experiments. By A. Anderson. Illustrated.

MECHANICAL.

No. 29. HOW TO BECOME AN INVENTOR.—Every boy should know how inventions originated. This book explains them all, giving examples in electricity, hydraulics, magnetism, optics, pneumatics, mechanics, etc. The most instructive book published.

No. 56. HOW TO BECOME AN ENGINEER.—Containing full instructions how to proceed in order to become a locomotive engineer; also directions for building a model locomotive; together with a full description of everything an engineer should know.

No. 57. HOW TO MAKE MUSICAL INSTRUMENTS.—Full directions how to make a Banjo, Violin, Zither, Aeolian Harp, Xylophone and other musical instruments; together with a brief description of nearly every musical instrument used in ancient or modern times. Profusely illustrated. By Algernon S. Fitzgerald, for twenty years bandmaster of the Royal Bengal Marines.

No. 59. HOW TO MAKE A MAGIC LANTERN.—Containing a description of the lantern, together with its history and invention. Also full directions for its use and for painting slides. Handsomely illustrated. By John Allen.

No. 71. HOW TO DO MECHANICAL TRICKS.—Containing complete instructions for performing over sixty Mechanical Tricks. By A. Anderson. Fully illustrated.

LETTER WRITING.

No. 11. HOW TO WRITE LOVE-LETTERS.—A most complete little book, containing full directions for writing love-letters, and when to use them, giving specimen letters for young and old.

No. 12. HOW TO WRITE LETTERS TO LADIES.—Giving complete instructions for writing letters to ladies on all subjects; also letters of introduction, notes and requests.

No. 24. HOW TO WRITE LETTERS TO GENTLEMEN.—Containing full directions for writing to gentlemen on all subjects; also giving sample letters for instruction.

No. 53. HOW TO WRITE LETTERS.—A wonderful little book, telling you how to write to your sweetheart, your father, mother, sister, brother, employer; and, in fact, everybody and anybody you wish to write to. Every young man and every young lady in the land should have this book.

No. 74. HOW TO WRITE LETTERS CORRECTLY.—Containing full instructions for writing letters on almost any subject; also rules for punctuation and composition, with specimen letters.

THE STAGE.

No. 41. **THE BOYS OF NEW YORK END MEN'S JOKE BOOK.**—Containing a great variety of the latest jokes used by the most famous end men. No amateur minstrels is complete without this wonderful little book.

No. 42. **THE BOYS OF NEW YORK STUMP SPEAKER.**—Containing a varied assortment of stump speeches, Negro, Dutch and Irish. Also end men's jokes. Just the thing for home amusement and amateur shows.

No. 45. **THE BOYS OF NEW YORK MINSTREL GUIDE AND JOKE BOOK.**—Something new and very instructive. Every boy should obtain this book, as it contains full instructions for organizing an amateur minstrel troupe.

No. 65. **MULDOON'S JOKES.**—This is one of the most original joke books ever published, and it is brimful of wit and humor. It contains a large collection of songs, jokes, conundrums, etc., of Terrence Muldoon, the great wit, humorist, and practical joker of the day. Every boy who can enjoy a good substantial joke should obtain a copy immediately.

No. 79. **HOW TO BECOME AN ACTOR.**—Containing complete instructions how to make up for various characters on the stage; together with the duties of the Stage Manager, Prompter, Scenic Artist and Property Man. By a prominent Stage Manager.

No. 80. **GUS WILLIAMS' JOKE BOOK.**—Containing the latest jokes, anecdotes and funny stories of this world-renowned and ever popular German comedian. Sixty-four pages; handsome colored cover containing a half-tone photo of the author.

HOUSEKEEPING.

No. 16. **HOW TO KEEP A WINDOW GARDEN.**—Containing full instructions for constructing a window garden either in town or country, and the most approved methods for raising beautiful flowers at home. The most complete book of the kind ever published.

No. 30. **HOW TO COOK.**—One of the most instructive books on cooking ever published. It contains recipes for cooking meats, fish, game, and oysters; also pies, puddings, cakes and all kinds of pastry, and a grand collection of recipes by one of our most popular cooks.

No. 37. **HOW TO KEEP HOUSE.**—It contains information for everybody, boys, girls, men and women; it will teach you how to make almost anything around the house, such as parlor ornaments, brackets, cements, Aeolian harps, and bird lime for catching birds.

ELECTRICAL.

No. 46. **HOW TO MAKE AND USE ELECTRICITY.**—A description of the wonderful uses of electricity and electro magnetism; together with full instructions for making Electric Toys, Batteries, etc. By George Trebel, A. M., M. D. Containing over fifty illustrations.

No. 64. **HOW TO MAKE ELECTRICAL MACHINES.**—Containing full directions for making electrical machines, induction coils, dynamos, and many novel toys to be worked by electricity. By R. A. R. Bennett. Fully illustrated.

No. 67. **HOW TO DO ELECTRICAL TRICKS.**—Containing a large collection of instructive and highly amusing electrical tricks, together with illustrations. By A. Anderson.

ENTERTAINMENT.

No. 9. **HOW TO BECOME A VENTRILOQUIST.**—By Harry Kennedy. The secret given away. Every intelligent boy reading this book of instructions, by a practical professor (delighting multitudes every night with his wonderful imitations), can master the art, and create any amount of fun for himself and friends. It is the greatest book ever published, and there's millions (of fun) in it.

No. 20. **HOW TO ENTERTAIN AN EVENING PARTY.**—A very valuable little book just published. A complete compendium of games, sports, card diversions, comic recitations, etc., suitable for parlor or drawing-room entertainment. It contains more for the money than any book published.

No. 35. **HOW TO PLAY GAMES.**—A complete and useful little book, containing the rules and regulations of billiards, bagatelle, backgammon, croquet, dominoes, etc.

No. 36. **HOW TO SOLVE CONUNDRUMS.**—Containing all the leading conundrums of the day, amusing riddles, curious catches and witty sayings.

No. 52. **HOW TO PLAY CARDS.**—A complete and handy little book, giving the rules and full directions for playing Euchre, Cribbage, Casino, Forty-Five, Rummy, Pedro, Sancho, Draw Poker, Auction Pitch, All Fours, and many other popular games of cards.

No. 66. **HOW TO DO PUZZLES.**—Containing over three hundred interesting puzzles and conundrums, with key to same. A complete book. Fully illustrated. By A. Anderson.

ETIQUETTE.

No. 13. **HOW TO DO IT; OR, BOOK OF ETIQUETTE.**—It is a great life secret, and one that every young man desires to know all about. There's happiness in it.

No. 33. **HOW TO BEHAVE.**—Containing the rules and etiquette of good society and the easiest and most approved methods of appearing to good advantage at parties, balls, the theatre, church, and in the drawing-room.

DECLAMATION.

No. 27. **HOW TO RECITE AND BOOK OF RECITATIONS.**—Containing the most popular selections in use, comprising Dutch dialect, French dialect, Yankee and Irish dialect pieces, together with many standard readings.

No. 31. **HOW TO BECOME A SPEAKER.**—Containing fourteen illustrations, giving the different positions requisite to become a good speaker, reader and elocutionist. Also containing gems from all the popular authors of prose and poetry, arranged in the most simple and concise manner possible.

No. 49. **HOW TO DEBATE.**—Giving rules for conducting debates, outlines for debates, questions for discussion, and the best sources for procuring information on the questions given.

SOCIETY.

No. 3. **HOW TO FLIRT.**—The arts and wiles of flirtation are fully explained by this little book. Besides the various methods of handkerchief, fan, glove, parasol, window and hat flirtation, it contains a full list of the language and sentiment of flowers, which is interesting to everybody, both old and young. You cannot be happy without one.

No. 4. **HOW TO DANCE.** is the title of a new and handsome little book just issued by Frank Tousey. It contains full instructions in the art of dancing, etiquette in the ball-room and at parties, how to dress, and full directions for calling off in all popular square dances.

No. 5. **HOW TO MAKE LOVE.**—A complete guide to love, courtship and marriage, giving sensible advice, rules and etiquette to be observed, with many curious and interesting things not generally known.

No. 17. **HOW TO DRESS.**—Containing full instruction in the art of dressing and appearing well at home and abroad, giving the selections of colors, material, and how to have them made up.

No. 18. **HOW TO BECOME BEAUTIFUL.**—One of the brightest and most valuable little books ever given to the world. Everybody wishes to know how to become beautiful, both male and female. The secret is simple, and almost costless. Read this book and be convinced how to become beautiful.

BIRDS AND ANIMALS.

No. 7. **HOW TO KEEP BIRDS.**—Handsomely illustrated and containing full instructions for the management and training of the canary, mockingbird, bobolink, blackbird, parrot, parrot, etc.

No. 39. **HOW TO RAISE DOGS, POULTRY, PIGEONS AND RABBITS.**—A useful and instructive book. Handsomely illustrated. By Ira Drowfaw.

No. 40. **HOW TO MAKE AND SET TRAPS.**—Including hints on how to catch moles, weasels, otter, rats, squirrels and birds. Also how to cure skins. Copiously illustrated. By J. Harrington Keene.

No. 50. **HOW TO STUFF BIRDS AND ANIMALS.**—A valuable book, giving instructions in collecting, preparing, mounting and preserving birds, animals and insects.

No. 54. **HOW TO KEEP AND MANAGE PETS.**—Giving complete information as to the manner and method of raising, keeping, taming, breeding, and managing all kinds of pets; also giving full instructions for making cages, etc. Fully explained by twenty-eight illustrations, making it the most complete book of the kind ever published.

MISCELLANEOUS.

No. 8. **HOW TO BECOME A SCIENTIST.**—A useful and instructive book, giving a complete treatise on chemistry; also experiments in acoustics, mechanics, mathematics, chemistry, and directions for making fireworks, colored fires, and gas balloons. This book cannot be equaled.

No. 14. **HOW TO MAKE CANDY.**—A complete hand-book for making all kinds of candy, ice-cream, syrups, essences, etc., etc.

No. 84. **HOW TO BECOME AN AUTHOR.**—Containing full information regarding choice of subjects, the use of words and the manner of preparing and submitting manuscript. Also containing valuable information as to the neatness, legibility and general composition of manuscript, essential to a successful author. By Prince Hiland.

No. 38. **HOW TO BECOME YOUR OWN DOCTOR.**—A wonderful book, containing useful and practical information in the treatment of ordinary diseases and ailments common to every family. Abounding in useful and effective recipes for general complaints.

No. 55. **HOW TO COLLECT STAMPS AND COINS.**—Containing valuable information regarding the collecting and arranging of stamps and coins. Handsomely illustrated.

No. 58. **HOW TO BE A DETECTIVE.**—By Old King Brady, the world-known detective. In which he lays down some valuable and sensible rules for beginners, and also relates some adventures and experiences of well-known detectives.

No. 60. **HOW TO BECOME A PHOTOGRAPHER.**—Containing useful information regarding the Camera and how to work it; also how to make Photographic Magic Lantern Slides and other Transparencies. Handsomely illustrated. By Captain W. De W. Abney.

No. 62. **HOW TO BECOME A WEST POINT MILITARY CADET.**—Containing full explanations how to gain admittance, course of Study, Examinations, Duties, Staff of Officers, Post Guard, Police Regulations, Fire Department, and all a boy should know to be a Cadet. Compiled and written by Lu Senarens, author of "How to Become a Naval Cadet."

No. 63. **HOW TO BECOME A NAVAL CADET.**—Complete instructions of how to gain admission to the Annapolis Naval Academy. Also containing the course of instruction, description of grounds and buildings, historical sketch, and everything a boy should know to become an officer in the United States Navy. Compiled and written by Lu Senarens, author of "How to Become a West Point Military Cadet."

PRICE 10 CENTS EACH, OR 3 FOR 25 CENTS.

Address FRANK TOUSEY, Publisher, 24 Union Square, New York.

WIDE AWAKE WEEKLY

A COMPLETE STORY EVERY WEEK

Price 5 Cents

BY THE BEST AUTHORS

Price 5 Cents

HANDSOME ILLUSTRATED COVERS

32-PAGES OF READING MATTER

ISSUED EVERY FRIDAY

Interesting Stories of Adventure in All Parts of the World

TAKE NOTICE!

This handsome weekly contains intensely interesting stories of adventure on a great variety of subjects. Each number is replete with rousing situations and lively incidents. The heroes are bright, manly fellows, who overcome all obstacles by sheer force of brains and grit and win well-merited success. We have secured a staff of new authors, who write these stories in a manner which will be a source of pleasure and profit to the reader. Each number has a handsome colored illustration made by the most expert artists. Large sums of money are being spent to make this one of the best weeklies ever published.

.....Here is a List of Some of the Titles.....

- | | |
|--|--|
| 1 Smashing the Auto Record; or, Bart Wilson at the Speed Lever. By Edward N. Fox. | 13 The Great Gaul "Beat"; or, Phil Winston's Start in Reporting. By A. Howard De Witt. |
| 2 Off the Ticker; or, Fate at a Moment's Notice. By Tom Dawson. | 14 Out for Gold; or, The Boy Who Knew the Difference. By Tom Dawson. |
| 3 From Cadet to Captain; or, Dick Danford's West Point Nerve. By Lieut. J. J. Barry. | 15 The Boy Who Balked; or, Bob Brisbane's Big Kick. By Frank Irving. |
| 4 The Get-There Boys; or, Making Things Hum in Honduras. By Fred Warburton. | 16 Slicker than Silk; or, The Smoothest Boy Alive. By Rob Roy. |
| 5 Written in Cipher; or, The Skein Jack Barry Unravelled. By Prof. Oliver Owens. | 17 The Keg of Diamonds; or, After the Treasure of the Caliphs. By Tom Dawson. |
| 6 The No-Good Boys; or, Downing a Tough Name. By A. Howard De Witt. | 18 Sandow, Junior; or, The Boy Who Looked Puny. By Prof. Oliver Owens. |
| 7 Kicked off the Earth; or, Ted Trim's Hard Luck Cure. By Rob Roy. | 19 Won by Bluff; or, Jack Mason's Marble Face. By Frank Irving. |
| 8 Doing it Quick; or, Ike Brown's Hustle at Panama. By Captain Hawthorn, U. S. N. | 20 On the Lobster Shift; or, The Herald's Star Reporter. By A. Howard De Witt. |
| 9 In the 'Frisco Earthquake; or, Bob Brag's Day of Terror. By Prof. Oliver Owens. | 21 Under the Vendetta's Steel; or, A Yankee Boy in Corsica. By Lieut. J. J. Barry. |
| 10 We, Us & Co.; or, Seeing Life with a Vaudeville Show. By Edward N. Fox. | 22 Too Green to Burn; or, The Luck of Being a Boy. By Rob Roy. |
| 11 Cut Out for an Officer; or, Corporal Ted in the Philippines. By Lieut. J. J. Barry. | 23 A Fool's Paradise; or, The Boy Who Had Things Easy. By Fred Warburton. |
| 12 A Fool for Luck; or, The Boy Who Turned Boss. By Fred Warburton. | 24 One Boy in a Million; or, The Trick That Paid. By Edward N. Fox. |

For sale by all newsdealers, or will be sent to any address on receipt of price, 5 cents per copy, in money or postage stamps, by

FRANK TOUSEY, Publisher,

24 Union Square, New York.

IF YOU WANT ANY BACK NUMBERS

of our libraries, and cannot procure them from newsdealers, they can be obtained from this office direct. Cut out and fill in the following Order Blank and send it to us with the price of the books you want and we will send them to you by return mail.

POSTAGE STAMPS TAKEN THE SAME AS MONEY.

FRANK TOUSEY, Publisher, 24 Union Square, New York.190

DEAR SIR—Enclosed find..... cents for which please send me:

....copies of FAME AND FORTUNE WEEKLY, Nos.....
.... " " WIDE AWAKE WEEKLY, Nos.....
.... " " WORK AND WIN, Nos.....
.... " " WILD WEST WEEKLY, Nos.....
.... " " PLUCK AND LUCK, Nos.....
.... " " SECRET SERVICE, Nos.....
.... " " THE LIBERTY BOYS OF '76, Nos.....
.... " " Ten-Cent Hand Books, Nos.....

Name.....Street and No.....Town.....State.....

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

By A SELF-MADE MAN

32 Pages of Reading Matter

::

Handsome Colored Covers

A NEW ONE ISSUED EVERY FRIDAY

PRICE 5 CENTS A COPY

This Weekly contains interesting stories of smart boys, who win fame and fortune by their ability to take advantage of passing opportunities. Some of these stories are founded on true incidents in the lives of our most successful self-made men, and show how a boy of pluck, perseverance and brains can become famous and wealthy. Every one of this series contains a good moral tone which makes "Fame and Fortune Weekly" a magazine for the home, although each number is replete with exciting adventures. The stories are the very best obtainable, the illustrations are by expert artists, and every effort is constantly being made to make it the best weekly on the news stands. Tell your friends about it.

ALREADY PUBLISHED.

- | | |
|---|--|
| 1 A Lucky Deal; or, The Cutest Boy in Wall Street. | 29 A Sure Winner; or, The Boy Who Went Out With a Circus. |
| 2 Born to Good Luck; or, The Boy Who Succeeded. | 30 Golden Fleece; or, The Boy Brokers of Wall Street. |
| 3 A Corner in Corn; or, How a Chicago Boy Did the Trick. | 31 A Mad Cap Scheme; or, The Boy Treasure Hunters of Cocos Island. |
| 4 A Game of Chance; or, The Boy Who Won Out. | 32 Adrift on the World; or, Working His Way to Fortune. |
| 5 Hard to Beat; or, The Cleverest Boy in Wall Street. | 33 Playing to Win; or, The Foxiest Boy in Wall Street. |
| 6 Building a Railroad; or, The Young Contractors of Lakeview. | 34 Tatters; or, A Boy from the Slums. |
| 7 Winning His Way; or, The Youngest Editor in Green River. | 35 A Young Monte Cristo; or, The Richest Boy in the World. |
| 8 The Wheel of Fortune; or, The Record of a Self-Made Boy. | 36 Won by Pluck; or, The Boys Who Ran a Railroad. |
| 9 Nip and Tuck; or, The Young Brokers of Wall Street. | 37 Beating the Brokers; or, The Boy Who "Couldn't be Done." |
| 10 A Copper Harvest; or, The Boys Who Worked a Deserted Mine. | 38 A Rolling Stone; or, The Brightest Boy on Record. |
| 11 A Lucky Penny; or, The Fortunes of a Boston Boy. | 39 Never Say Die; or, The Young Surveyor of Happy Valley. |
| 12 A Diamond in the Rough; or, A Brave Boy's Start in Life. | 40 Almost a Man; or, Winning His Way to the Top. |
| 13 Baiting the Bears; or, The Nerviest Boy in Wall Street. | 41 Boss of the Market; or, The Greatest Boy in Wall Street. |
| 14 A Gold Brick; or, The Boy Who Could Not be Downed. | 42 The Chance of His Life; or, The Young Pilot of Crystal Lake. |
| 15 A Streak of Luck; or, The Boy Who Feathered His Nest. | 43 Striving for Fortune; or, From Bell-Boy to Millionaire. |
| 16 A Good Thing; or, The Boy Who Made a Fortune. | 44 Out for Business; or, The Smartest Boy in Town. |
| 17 King of the Market; or, The Young Trader in Wall Street. | 45 A Favorite of Fortune; or, Striking It Rich in Wall Street. |
| 18 Pure Grit; or, One Boy in a Thousand. | 46 Through Thick and Thin; or, The Adventures of a Smart Boy. |
| 19 A Rise in Life; or, The Career of a Factory Boy. | 47 Doing His Level Best; or, Working His Way Up. |
| 20 A Barrel of Money; or, A Bright Boy in Wall Street. | 48 Always on Deck; or, The Boy Who Made His Mark. |
| 21 All to the Good; or, From Call Boy to Manager. | 49 A Mint of Money; or, The Young Wall Street Broker. |
| 22 How He Got There; or, The Pluckiest Boy of Them All. | 50 The Ladder of Fame; or, From Office Boy to Senator. |
| 23 Bound to Win; or, The Boy Who Got Rich. | 51 On the Square; or, The Success of an Honest Boy. |
| 24 Pushing It Through; or, The Fate of a Lucky Boy. | 52 After a Fortune; or, The Pluckiest Boy in the West. |
| 25 A Born Speculator; or, The Young Sphinx of Wall Street. | 53 Winning the Dollars; or, The Young Wonder of Wall Street. |
| 26 The Way to Success; or, The Boy Who Got There. | 54 Making His Mark; or, The Boy Who Became President. |
| 27 Struck Oil; or, The Boy Who Made a Million. | |
| 28 A Golden Risk; or, The Young Miners of Della Cruz. | |

For sale by all newsdealers, or will be sent to any address on receipt of price, 5 cents per copy, in money or postage stamps, by

FRANK TOUSEY, Publisher,

24 Union Square, New York.

IF YOU WANT ANY BACK NUMBERS

of our Libraries and cannot procure them from newsdealers, they can be obtained from this office direct. Cut out and fill in the following Order Blank and send it to us with the price of the books you want and we will send them to you by return mail.

POSTAGE STAMPS TAKEN THE SAME AS MONEY.

FRANK TOUSEY, Publisher, 24 Union Square, New York.190

DEAR SIR—Enclosed find.....cents for which please send me:

-copies of WORK AND WIN, Nos.....
- " " WIDE AWAKE WEEKLY, Nos.....
- " " WILD WEST WEEKLY, Nos.....
- " " THE LIBERTY BOYS OF '76, Nos.....
- " " PLUCK AND LUCK, Nos.....
- " " SECRET SERVICE, Nos.....
- " " FAME AND FORTUNE WEEKLY, Nos.....
- " " Ten-Cent Hand Books, Nos.....

Name.....Street and No.....Town.....State.....